

Chart of Accounts of the bookkeeping within licensed banks of the Republic of Moldova

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[Title modified by decision of NBM no. 15 of 13.01.05, effective as of 01.03.05]

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Note: Throughout the text the words "cassation" and "written-off" in any grammatical form, shall be replaced by the word "derecognition" to the corresponding grammatical form; the word "held to maturity" shall be replaced by the word "evaluated at amortized cost" according to the NBM Decision no.303 of 13.12.2018, effective as of 01.01.2019.

Note: Throughout the text the words "bank's exchange office" shall be replaced by the words "foreign exchange bureau"; the word "Moldovan lei" is replaced by the word "national currency"; under NBM decision no. 307 of 07.12.2017, effective as of 01.01.2018.

Note: Throughout the text, the term "budgets of administrative-territorial units" is replaced by the words "local budgets" according to the NBM Decision no.248 from 22.09.2016, effective as of 01.01.2017.

Note: Throughout the text the words "commemorative and jubilee coins" shall be replaced by the words "jubilee and commemorative banknotes and coins"; the word "bankcard" is replaced by the words "payment card"; under NBM decision no. 191 of 25.09.2014, effective as of 01.01.2015.

Note: In the title and throughout the text of the Chart of Accounts the text "banks and other financial institutions" shall be replaced by the words "licensed banks"; the words "up to 1 month" shall be substituted by the words "1 month and less"; the words "from 1 month to 1 year" and "1 month to 1 year" shall be substituted by the words "over 1 month and up to 1 year"; the text "up to 1 year" and "less than one year" shall be substituted the words "1 year and less"; the text "1 year and up to 5 years" and "more than 1 year and less than 5 years" shall be substituted by the words "over 1 year and up to 5 years"; the words "more than 5 years" shall be substituted by the words "over 5 years" under NBM decision no.244 of 11.12.2008, effective as of 25.03.2009.

Note: English text version without changes, under NBM decision no.204 from 09.08.2007, effective as of 09.09.2007.

Note: Throughout the text of the Chart of Accounts, the word "extra budgetary" is replaced with "special means and special funds" under NBM decision no. 190 of 23.06.2005, effective as of 01.10.2005.

Note: English text version without changes, under NBM decision no. 15 of 13.01.05, effective as of 01.03.2005.

Note: Throughout the text of the Chart of Accounts, the words "interdependent banks" shall be substituted by the words "banks - related parties"; the words "independent banks" shall be substituted by the words "banks - unrelated parties"; the words "associate organizations" and "associate companies" shall be substituted by the words "associate entities", under NBM decision no. 258 of 04.10.2001.

Note: Throughout the text the words "securities purchased for sale" shall be substituted by the words "securities available for trading"; the words "shares purchased for sale" shall be replaced with the words "shares available for trading"; the word "minus" shall be replaced with the words "contra account" under NBM decision no. 181 of 02.07.1998.

Chapter I

GENERAL PROVISIONS

1. This Chart of Accounts of the bookkeeping within licensed banks of the Republic of Moldova (hereinafter –Chart of Accounts) has been worked out pursuant to Art.5, 11 and 44 of the Law on the National Bank of Moldova no.548-XIII of 06.10.2017, Art.85 of the Law on Banks' Activity No 202 of 06.10.2017, based on the International Financial Reporting Standards (hereinafter - IFRS) and the legislation in force.

2. The provisions of the Chart of Accounts shall extend over licensed banks of the Republic of Moldova, as well as over subsidiaries of foreign banks licensed by the National Bank of Moldova (hereinafter - banks).

The Chart of Accounts shall not be considered legal foundation for performing financial and economic operations and serves only for adequate recording of operations in the accounting. The financial and economic operations subject to bookkeeping shall be performed in strict conformity with the applicable normative acts.

3. The Chart of Accounts is based on classification of accounts according to the economic essence and includes the accounts necessary for entering in the bookkeeping of operations that may occur within the bank, the contents, destination and description of each account.

4. The Chart of Accounts represents the whole system of accounts, within which each account is delimited by title and numerical symbol, enclosed in a class and group, in relation with a certain criterion of classification.

5. The Chart of Accounts contains 7 classes:

Class 1 – Assets,

Class 2 – Liabilities,

Class 3 – Capital and reserves,

Class 4 – Income,

Class 5 – Expenses,

Class 6 – Conditional accounts,

Class 7 – Memorandum accounts.

6. The accounts of “Assets” and “Expenses” classes are active, the accounts of “Liabilities”, “Capital and reserves”, “Income” classes are passive, except the contra accounts.

7. The accounts of “Assets” class of the Chart of Accounts are arranged depending on the liquidity decrease.

8. The analytical description of synthetic accounts provided for in the Chart of Accounts is a matter for each bank, depending on own needs. The analytical accounts shall be opened based on synthetic accounts in national currency and foreign currency.

9. In order to emphasize the groups of accounts within classes, and separate accounts within groups, the hierarchical principle shall be used. The hierarchy of classes, groups, accounts shall be rejected by the system of numerical notations consisting of four digits:

The first digit of the account number shall represent the belonging to the class of the respective account.

The second and third digit shall represent the group of the account including accounts with homogeneous economic belonging.

The fourth digit shall represent the actual item of the bookkeeping.

Within this structure, each usually group includes up to 9 accounts. However, in order to avoid the division of accounts with general economic content, some groups include a

higher number of accounts. At the same time, a group includes accounts that (following the second and third digit) should have been reported under different groups.

10. The balances of accounts from the Chart of Accounts shall be used to generalize the information, which shall be reflected in the financial statements, concluded and submitted by the bank.

11. The bookkeeping on the accounts of the first five classes (balance sheet accounts) shall be carried out as in accordance with the double entry bookkeeping, which represents the way of reflecting the economic operations and events in value expression concomitantly in the debit of an account and in the credit of another account of the same amount.

12. The bookkeeping on off-balance sheet accounts (conditional and memorandum) shall be carried out as in accordance with single entry bookkeeping, representing the way of unilateral reflection of economic operations.

The conditional accounts are designated for the bookkeeping of liabilities depending on certain contingencies. According to the destination of the performed operation, the conditional accounts shall be divided into debit accounts and credit accounts. The bookkeeping shall be kept by entering the operations into the debit/credit of the account and non-recognition by reverse accounting.

The memorandum accounts are designated for the bookkeeping of values, important documents in the activity of the bank or related to it, various receivables, including written off the balance sheet, prudential allowances for losses on assets and contingent commitments, etc. The bookkeeping on the memorandum accounts shall be kept according to the in-out method.

13. The following terms and notions shall be used within the Chart of Accounts of the bookkeeping within banks:

Assets under possession/purchased for sale – tangible assets and equity stake under the possession of the bank/purchased by the bank for the reimbursement of loans and other liabilities and classified as held for sale.

Other reserves – funds deducted from the undistributed profit of the bank for additional reserves formation according to the legislation in force (payment of dividends on preferred shares and other losses).

Reserve capital – funds deducted from the undistributed profit of the bank used for covering other losses (except losses determined by the non-reimbursement of loans) pursuant to the provisions of the Law on joint stock companies.

Contra account – passive account opened within the assets class (or active account - within the classes of liabilities, capital and reserves), which adjusts the amount of assets (or of bonds and capital).

“Loro” account – current account opened by the bank for another bank, including the account of the branch subordinated to the head office opened in the internal register of the head office.

“Nostro” account – current account of a given bank opened with another bank, including the account of the branch subordinated to the head office opened in the internal register of the branch.

Savings deposits – sight or term deposits without establishing a minimal initial amount, placed for the funds saving for which the savings book may be issued.

Related Party - as defined in IAS 24 "Related Party Disclosures".

Capital surplus - funds obtained from the sale of shares for more than their face (fixed) value.

[Chapter I completed by NBM decision No 307 of 07.12.2017, effective as of 01.01.2018]

[Chapter I completed by NBM decision No 191 of 25.09.2014, effective as of 01.01.2015]
 [Chapter I completed by NBM decision No 166 of 12.07.2012, effective as of 11.01.2012]
 [Chapter I amended by NBM decision No 193 of 30.09.2010, effective as of 01.01.2012]
 [Chapter I amended by NBM decision No 216 of 29.09.2011, effective as of 12.11.2011]
 [Chapter I amended by NBM decision No 150 of 31.07.2008, effective as of 09.16.2008]
 [Chapter I in the version approved by NBM Decision No 21 of 26.01.06, effective as of 01.04.06]
 [Chapter I amended by NBM decision No 190 of 23.06.05, effective as of 01.10.05]
 [Chapter I amended by NBM decision No 15 of 13.01.05, effective as of 01.03.05]
 [Chapter I amended by NBM decision No 258 of 04.10.2001]
 [Chapter I amended by NBM decision No 167 of 08.07.99]
 [Chapter I amended by NBM decision No 181 of 02.07.98]
 [Chapter I amended by NBM decision No 107 of 24.11.97]

Chapter II

CLASSIFIED LIST OF BOOKKEEPING ACCOUNTS

| CLASS 1 ASSETS | |
|---------------------------|--|
| 1000 | Cash in vault and other money values |
| | 1001 Cash in vault |
| | 1002 Cash in transit |
| | 1003 Cash in foreign exchange office of the licensed bank |
| | 1004 Cash in other subdivisions |
| | 1005 Cash in bank's automated teller machines (ATM) and in other devices |
| | 1007 Travellers' checks |
| | 1008 Commemorative and jubilee banknotes and coins |
| 1030 | "Nostro" accounts |
| | 1031 "Nostro" account with the NBM |
| | 1032 "Nostro" accounts with banks |
| | 1034 "Nostro" accounts for securities transactions |
| | 1036 "Nostro" account with the NBM for cash operations |
| | 1037 Contra-account Allowances for impairment losses on "Nostro" accounts |
| 1060 | Overnight placements |
| | 1061 Overnight placements with the NBM |
| | 1062 Overnight placements with banks – unrelated parties |
| | 1063 Overnight placements with banks – related parties |
| 1070 | Sight pledged placements with banks |
| | 1075 Sight pledged placements |
| | 1076 Contra-account Allowances for impairment losses on pledged sight placements with banks |
| 1090 | Term placements with banks |
| | 1091 Short-term placements with the NBM (1 month and less) |
| | 1092 Short-term placements with the NBM (over 1 month and up to 1 year inclusive) |
| | 1093 Short-term placements with banks – unrelated parties (1 month and less) |
| | 1094 Short-term placements with banks - unrelated parties (over 1 month and up to 1 year inclusive) |

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| | 1095 | Short-term placements with banks – unrelated parties (1 month and less) |
| | 1096 | Short-term placements with banks – unrelated parties (over 1 month and up to 1 year inclusive) |
| | 1097 | Required reserves placed with the NBM |
| | 1099 | Interest-free placements with banks |
| | 1102 | Medium-term placements with banks – unrelated parties (over 1 year and up to 5 years inclusive) |
| | 1103 | Medium-term placements with banks – related parties (over 1 year and up to 5 years inclusive) |
| | 1105 | Medium-term placements with banks – unrelated parties (more than 5 years) |
| | 1106 | Medium-term placements with banks – related parties (more than 5 years) |
| | 1111 | Pledged term placements with banks |
| | 1112 | Contra-account Allowances for impairment losses on term placements with banks |
| 1150 | Financial assets at fair value through profit or loss | |
| | 1151 | State securities at fair value through profit or loss |
| | 1152 | Shares at fair value through profit or loss |
| | 1153 | Other financial assets at fair value through profit or loss |
| | 1154 | Pledged securities at fair value through profit or loss |
| | 1155 | Premiums on securities at fair value through profit or loss |
| | 1156 | Contra-account Discounts on securities at fair value through profit or loss |
| | 1157 | Revaluation of financial assets at fair value through profit or loss |
| 1160 | Financial assets at fair value through other elements of comprehensive income | |
| | 1161 | State securities at fair value through other elements of comprehensive income |
| | 1162 | Shares and equity stakes at fair value through other elements of comprehensive income |
| | 1163 | Other financial assets at fair value through other elements of comprehensive income |
| | 1164 | Pledged securities at fair value through other elements of comprehensive income |
| | 1165 | Premiums on securities at fair value through other elements of comprehensive income |
| | 1166 | Contra-account Discounts on securities at fair value through other elements of comprehensive income |
| | 1168 | Revaluation of financial assets at fair value through other elements of comprehensive income |
| 1180 | Financial assets to the amortized cost | |
| | 1181 | Securities issued by NBM at amortized cost |
| | 1182 | (Short-term) state securities at amortized cost |
| | 1183 | (Medium-term) state securities at amortized cost |
| | 1184 | (Long-term) state securities at amortized cost |
| | 1185 | Pledged securities at amortized cost |
| | 1186 | Other financial assets at amortized cost |
| | 1191 | Premiums on securities at amortized cost |
| | 1192 | Contra-account Discounts on securities at amortized cost |
| | 1193 | Contra-account Allowances for impairment losses on financial assets at amortized cost |
| 1220 | REPO agreements | |
| | 1221 | Securities purchased according to REPO agreements. |
| | 1222 | Contra-account Allowances for impairment losses on securities purchased under “REPO” agreements |
| 1230 | Loans granted to agriculture | |
| | 1231 | Short-term loans granted to agriculture |
| | 1232 | Medium-term loans granted to agriculture |

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| | 1233 | Long-term loans granted to agriculture |
| | 1236 | Contra-account Adjustment to the amortized cost of loans granted to agriculture |
| | 1237 | Contra-account Allowances for impairment losses on loans granted to agriculture and payments thereof |
| 1240 | Loans granted to food industry | |
| | 1241 | Short-term loans granted to food industry |
| | 1242 | Medium-term loans granted to food industry |
| | 1243 | Long-term loans granted to food industry |
| | 1246 | Contra-account Adjustment to the amortized cost of loans granted to food industry |
| | 1247 | Contra-account Allowances for impairment losses on loans granted to food industry and payments thereof |
| 1260 | Loans granted to constructions sector | |
| | 1261 | Short-term loans granted to constructions sector |
| | 1262 | Medium-term loans granted to constructions sector |
| | 1263 | Long-term loans granted to constructions sector |
| | 1266 | Loans granted to construction of housing cooperatives (CHC) for the period of construction |
| | 1267 | Loans granted to construction of housing cooperatives (CHC) put into operation |
| | 1268 | Contra-account Adjustment to the amortized cost of loans granted to constructions sector |
| | 1269 | Contra-account Allowances for impairment losses on loans granted to construction sector and payments thereof |
| 1290 | Consumption loans | |
| | 1291 | Short-term consumption loans |
| | 1292 | Medium-term consumption loans |
| | 1293 | Long-term consumption loans |
| | 1296 | Counter-account Adjustment to the amortized cost of consumption loans |
| | 1297 | Contra-account Allowances for impairment losses on consumption loans and payments thereof |
| 1310 | Loans granted to services sector | |
| | 1311 | Short-term loans granted to services sector |
| | 1312 | Medium-term loans granted to services sector |
| | 1313 | Long-term loans granted to services sector |
| | 1314 | Contra-account Adjustment to the amortized cost of loans granted to services sector |
| | 1315 | Contra-account Allowances for impairment losses on loans granted to services sector |
| 1320 | Loans granted to energy industry | |
| | 1321 | Short-term loans granted to energy industry |
| | 1322 | Medium-term loans granted to energy industry |
| | 1323 | Long-term loans granted to energy industry |
| | 1326 | Contra-account Adjustment to the amortized cost of loans granted to energy industry |
| | 1327 | Contra-account Allowances for impairment losses on loans granted to energy industry and payments thereof |
| 1330 | Overnight loans granted to banks | |
| | 1331 | Overnight loans granted to banks – unrelated parties |
| | 1332 | Overnight loans granted to banks – related parties |
| 1340 | Overdrafts granted to banks | |

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| | 1341 | Overdrafts granted to banks |
| | 1343 | Contra-account Adjustment to the amortized cost of overdrafts |
| | 1344 | Contra-account Allowances for impairment losses on overdrafts granted to banks loans and payments thereof |
| 1350 | Loans granted to banks | |
| | 1351 | Short-term loans granted to banks – unrelated parties |
| | 1352 | Medium-term loans granted to banks – unrelated parties |
| | 1353 | Long-term loans granted to banks – unrelated parties |
| | 1354 | Short-term loans granted to banks – related parties |
| | 1355 | Medium-term loans granted to banks – related parties |
| | 1356 | Long-term loans granted to banks – related parties |
| | 1358 | Contra-account Adjustment to the amortized cost of loans granted to banks |
| | 1359 | Contra-account Allowances for impairment losses on loans granted to banks and payments thereof |
| 1360 | Loans granted to institutions funded by the state budget | |
| | 1361 | Short-term loans granted to institutions funded by the state budget |
| | 1362 | Medium-term loans granted to institutions funded by the state budget |
| | 1363 | Long-term loans granted to institutions funded by the state budget |
| | 1366 | Contra-account Adjustment to the amortized cost of loans granted to institutions funded by the state budget |
| | 1367 | Contra-account Allowances for impairment losses on loans granted to institutions funded by the state budget and payments thereof |
| 1370 | Loans granted to the National Social Insurance House/National Health Insurance Company | |
| | 1371 | Short-term loans granted to the National Social Insurance House |
| | 1372 | Medium-term loans granted to the National Social Insurance House |
| | 1373 | Long-term loans granted to the National Social Insurance House |
| | 1374 | Short-term loans granted to the National Health Insurance Company |
| | 1375 | Medium-term loans granted to the National Health Insurance Company |
| | 1376 | Long-term loans granted to the National Health Insurance Company |
| | 1378 | Contra-account Adjustment to the amortized cost of loans granted to the National Social Insurance House/National Health Insurance Company |
| | 1379 | Contra-account Allowances for impairment losses on loans granted to the National Social Insurance House/National Health Insurance Company and payments thereof |
| 1380 | Loans granted to the Government | |
| | 1381 | Short-term loans granted to the Government |
| | 1382 | Medium-term loans granted to the Government |
| | 1383 | Long-term loans granted to the Government |
| | 1386 | Contra-account Adjustment to the amortized cost of loans granted to the Government |
| | 1387 | Contra-account Allowances for impairment losses on loans granted to Government and payments thereof |
| 1390 | Loans granted to administrative-territorial units / institutions subordinated to administrative-territorial units | |
| | 1391 | Short-term loans granted to administrative-territorial units |
| | 1392 | Medium-term loans granted to administrative-territorial units |

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| | 1393 | Long-term loans granted to administrative-territorial units |
| | 1394 | Short-term loans granted to institutions subordinated to administrative-territorial units |
| | 1395 | Medium-term loans granted to institutions subordinated to administrative-territorial units |
| | 1396 | Long-term loans granted to institutions subordinated to administrative-territorial units |
| | 1398 | Contra-account Adjustment to the amortized cost of loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units |
| | 1399 | Contra-account Allowances for impairment losses on loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units and payments thereof |
| 1410 | Loans granted to productive industry | |
| | 1411 | Short-term loans granted to productive industry |
| | 1412 | Medium-term loans granted to productive industry |
| | 1413 | Long-term loans granted to productive industry |
| | 1416 | Contra-account Adjustment to the amortized cost of the loans granted to productive industry |
| | 1417 | Contra-account Allowances for impairment losses on loans granted to productive industry and payments thereof |
| 1420 | Loans granted to commerce | |
| | 1421 | Short-term loans granted to commerce |
| | 1422 | Medium-term loans granted to commerce |
| | 1423 | Long-term loans granted to commerce |
| | 1426 | Contra-account Adjustment to the amortized cost of the loans granted to commerce |
| | 1427 | Contra-account Allowances for impairment losses on loans granted to commerce and payments thereof |
| 1430 | Loans granted to financial non-banking sector | |
| | 1431 | Short-term loans granted to financial non-banking sector |
| | 1432 | Medium-term loans granted to financial non-banking sector |
| | 1433 | Long-term loans granted to financial non-banking sector |
| | 1436 | Contra-account Adjustment to the amortized cost of the loans granted to financial non-banking sector |
| | 1437 | Contra-account Allowances for impairment losses on loans granted to financial non-banking sector and payments thereof |
| 1440 | Loans for the purchase/construction of buildings | |
| | 1441 | Short-term loans for the purchase/construction of buildings |
| | 1442 | Medium-term loans for the purchase/construction of buildings |
| | 1443 | Long-term loans for the purchase/construction of buildings |
| | 1446 | Contra-account Adjustment to the amortized cost of the loans granted to for the purchase/construction of buildings |
| | 1447 | Contra-account Allowances for impairment losses on loans granted to for the purchase/construction of buildings and payments thereof |
| 1450 | Loans granted to non-commercial organizations | |
| | 1451 | Short-term loans granted to non-commercial organizations |
| | 1452 | Medium-term loans granted to non-commercial organizations |
| | 1453 | Long-term loans granted to non-commercial organizations |
| | 1456 | Contra-account Adjustment to the amortized cost of the loans granted to non-commercial organizations |
| | 1457 | Contra-account Allowances for impairment losses on loans granted to non-commercial organizations and payments thereof |

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| 1460 | Loans granted to individuals performing an activity |
| | 1461 Short-term loans granted to individuals performing an activity |
| | 1462 Medium-term loans granted to individuals performing an activity |
| | 1463 Long-term loans granted to individuals performing an activity |
| | 1466 Contra-account Adjustment to the amortized cost of the loans granted to individuals performing an activity |
| | 1467 Contra-account Allowances for impairment losses on loans granted to individuals performing an activity and payments thereof |
| 1470 | Loans granted to transport /telecommunication and network development |
| | 1471 Short-term loans granted to transport /telecommunication and network development |
| | 1472 Medium-term loans granted to transport /telecommunication and network development |
| | 1473 Long-term loans granted to transport /telecommunication and network development |
| | 1476 Contra-account Adjustment to the amortized cost of the loans granted to transport /telecommunication and network development |
| | 1477 Contra-account Allowances for impairment losses on loans granted to transport /telecommunication and network development and payments thereof |
| 1490 | Other loans granted to customers |
| | 1491 Overdrafts granted to customers |
| | 1492 Loans granted through card accounts (credit cards) |
| | 1493 Discounted commercial bills of exchange |
| | 1494 Factoring |
| | 1495 Bills of exchange |
| | 1496 Other loans granted to customers |
| | 1497 Contra-account Adjustment to the amortized cost of other loans granted to customers |
| | 1499 Contra-account Allowances for impairment losses on other loans granted to customers and payments thereof |
| 1510 | Other loans granted to individuals |
| | 1511 Overdrafts |
| | 1512 Loans granted through card accounts (credit cards) |
| | 1513 Loans for primary needs |
| | 1514 Other loans granted to individuals |
| | 1516 Contra-account Adjustment to the amortized cost on other loans granted to individuals |
| | 1517 Contra-account Allowances for impairment losses on other loans granted to individuals and payments thereof |
| 1530 | Finance lease |
| | 1531 Finance lease to other banks |
| | 1532 Finance lease to customers |
| | 1535 Contra-account Adjustment to the amortized cost of finance lease |
| | 1536 Contra-account Allowances for impairment losses on the granted finance lease and payments thereof |
| 1550 | Investment property |
| | 1551 Investment property held to earn rentals |
| | 1552 Income from investment property held to earn rentals |
| | 1553 Contra-account Allowances for impairment losses on investment property |

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| 1560 | Investments in entities |
| | 1561 Investments in branches |
| | 1562 Investments in associated entities |
| | 1563 Investments in joint venture |
| 1600 | Tangible assets |
| | 1601 Land plots |
| | 1602 Intangible assets in progress |
| | 1603 Buildings and edifices |
| | 1604 Furniture and equipment |
| | 1605 Transport means |
| | 1609 Other tangible assets |
| | 1611 Contra-account Allowances for impairment losses on tangible assets |
| 1620 | Assets related to the right to use and improvements to the leased underlying assets |
| | 1621 Assets related to the right to use, acquired under operating lease |
| | 1622 Assets related to the right to use, acquired under financial leasing |
| | 1623 Improvements to the leased underlying assets |
| | 1624 Contra-account Allowances for impairment losses on assets related to the right to use and improvements to the leased underlying assets |
| 1630 | Intangible assets |
| | 1631 Intangible assets |
| | 1632 Intangible assets in progress |
| | 1633 Goodwill |
| | 1634 Contra-account Allowances for impairment losses on intangible assets |
| 1660 | Inventories of materials and other consumables |
| | 1661 Low-value and short-term assets put into operation |
| | 1662 Non-monetary values |
| | 1663 Other inventories of materials and other consumables |
| | 1664 Contra-account Allowances for impairment losses on inventories |
| 1670 | Contra-account Depreciation of investment property |
| | 1671 Contra-account Depreciation of investment property held to earn rentals |
| | 1672 Contra-account Depreciation of investment property for capital appreciation |
| 1680 | Contra-account Depreciation/amortization of tangible/intangible assets |
| | 1683 Contra-account Depreciation of buildings |
| | 1684 Contra-account Depreciation of furniture and equipment |
| | 1685 Contra-account Depreciation of transport means |
| | 1686 Contra-account Depreciation of improvements to the leased underlying assets |
| | 1687 Contra-account Depreciation of assets related to the right to use, acquired under operating lease |
| | 1688 Contra-account Depreciation of assets related to the right to use, acquired under financial leasing |
| | 1689 Contra-account Depreciation of other tangible assets |
| | 1691 Contra-account Amortization of intangible assets |
| | 1692 Contra-account Amortization of low-value and short-term assets |
| 1700 | Accrued interest and other receivables |

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| 1701 | Accrued interest on “Nostro” and “Loro”accounts |
| 1704 | Accrued interest on overnight placements |
| 1706 | Accrued interest on sight pledged-placements |
| 1707 | Accrued interest on term placements with banks |
| 1708 | Accrued negative interest on term deposits of banks |
| 1711 | Accrued interest on financial assets at fair value through profit or loss |
| 1712 | Accrued interest on financial assets at fair value through other elements of comprehensive income |
| 1713 | Accrued interest on financial assets to the amortized cost |
| 1715 | Accrued interest on “REPO” agreements |
| 1716 | Accrued interest on loans granted to agriculture |
| 1717 | Accrued interest on loans granted to food industry |
| 1719 | Accrued interest on loans to constructions sector |
| 1722 | Accrued interest on consumption loans |
| 1723 | Accrued interest on loans granted to financial non-banking sector |
| 1724 | Accrued interest on loans granted to non-commercial organizations |
| 1725 | Accrued interest on loans granted to energy industry |
| 1727 | Accrued interest on overnight loans granted to banks |
| 1728 | Accrued interest on loans granted to banks |
| 1731 | Accrued interest on loans granted to Government |
| 1732 | Accrued interest on loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units |
| 1733 | Accrued interest on loans to the National Social Insurance House/National Health Insurance Company |
| 1734 | Accrued interest on loans granted to productive industry |
| 1735 | Accrued interest on loans granted to institutions funded by the state budget |
| 1736 | Accrued interest on loans granted to commerce |
| 1737 | Accrued interest on loans for the purchase/construction of buildings |
| 1741 | Accrued interest on loans to transport /telecommunication and network development |
| 1742 | Accrued interest on loans granted to services sector |
| 1743 | Accrued interest on other loans granted to customers |
| 1744 | Accrued interest on loans granted to the bank’s head office and to branches thereof |
| 1746 | Accrued interest on finance lease |
| 1751 | Accrued interest on investment property |
| 1752 | Accrued interest on placements with head office and branches |
| 1753 | Non-interest-related accrued commissions |
| 1754 | Non-interest-related accrued income |
| 1755 | Accrued interest (discount/premium) to be received from operations with derivative financial instruments |
| 1756 | Accrued interest on loans granted to individuals performing an activity |
| 1757 | Accrued interest on other loans granted to individuals |
| 1758 | Interest-related accrued commissions |
| 1760 | Prepaid expenses |
| 1761 | Prepaid interest on loans and received deposits |
| 1762 | Prepaid payments to the budget |

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| | 1763 | Other prepaid expenses |
| 1790 | Transit and suspense accounts | |
| | 1791 | Clearing and transit amounts |
| | 1792 | Amounts to be dealt with |
| | 1793 | Unidentified amounts |
| | 1797 | Operations with payment cards |
| 1800 | Other assets | |
| | 1801 | Current receivables on income taxes |
| | 1802 | Other settlements with budget |
| | 1803 | Debtors on capital investments |
| | 1804 | Settlements with employees of the bank |
| | 1805 | Settlements with other individuals and legal entities |
| | 1806 | Settlements related to purchase/sale of securities and foreign currency |
| | 1807 | Debtors on documentary settlements |
| | 1808 | Dividends receivable |
| | 1809 | Tangible assets (or disposal groups) held for sale |
| | 1811 | Assets taken into possession/purchased for sale |
| | 1812 | Other assets |
| | 1813 | Deferred receivables on income taxes |
| | 1814 | Procured interest |
| | 1815 | Settlements with the NBM |
| | 1816 | Settlements related to intangible assets |
| | 1818 | Settlements for the sales of other assets |
| 1820 | Contra-account Allowances for impairment losses on other assets than loans | |
| | 1821 | Contra-account Allowances for impairment losses on receivables and payments thereof |
| | 1822 | Contra-account Allowances for impairment losses on other assets and payments thereof |
| 1840 | Placements with head office and branches | |
| | 1841 | Placements with head office |
| | 1842 | Placements with the local branches |
| | 1843 | Placements with branches from abroad |
| 1850 | Loans between bank's head office and branches thereof | |
| | 1851 | Loans to the bank's head office |
| | 1852 | Loans to the bank's local branches |
| | 1853 | Loans to the bank's branches from abroad |
| 1860 | Branches "Nostro" accounts | |
| | 1861 | "Nostro" accounts of local branches |
| | 1862 | "Nostro" accounts of branches from abroad |
| 1870 | Revaluation of financial assets to be received from term transactions | |
| | 1871 | Revaluation of foreign currency to be received from term transactions |
| | 1872 | Revaluation of securities to be received from term transactions |
| | 1873 | Revaluation of other financial assets to be received from term transactions |
| 1880 | Contra-account Adjustment to the of the amortized cost of other assets | |

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| | 1881 | Contra-account Adjustment to the amortized cost of other assets |
| CLASS 2 LIABILITIES | | |
| 2030 | | “Loro” accounts and overdrafts on “Nostro” accounts |
| | 2032 | “Loro” accounts of banks |
| | 2033 | Overdrafts on “Nostro” accounts |
| | 2034 | “Loro” accounts for operations with securities |
| 2060 | | Overnight loans |
| | 2061 | Overnight loans from the NBM |
| | 2062 | Overnight loans from banks |
| 2070 | | Sight pledged deposits of banks |
| | 2075 | Sight pledged deposits of banks |
| 2090 | | Loans from banks |
| | 2091 | Short-term loans from the NBM (1 month and less) |
| | 2092 | Short-term loans from the NBM (over 1 month and up to 1 year) |
| | 2093 | Medium-term loans from the NBM (over 1 year and up to 5 years) |
| | 2094 | Long-term loans from the NBM (over 5 years) |
| | 2095 | Short-term loans from banks (1 month and less) |
| | 2096 | Short-term loans from banks (over 1 month and up to 1 year) |
| | 2097 | Medium-term loans from banks (over 1 year and up to 5 years) |
| | 2098 | Long-term loans from banks (over 5 years) |
| | 2099 | Contra-account Adjustment of the value to the amortized cost of the loans from banks |
| 2100 | | Loans from Government for purposes of re-crediting |
| | 2101 | Short-term loans from Government for purposes of re-crediting (1 month and less) |
| | 2102 | Short-term loans from Government for purposes of re-crediting (1 month and less) |
| | 2103 | Medium-term loans from Government for purposes of re-crediting (over 1 year and up to 5 years) |
| | 2104 | Long-term loans from Government for purposes of re-crediting (over 5 years) |
| | 2105 | Contra-account Adjustment to the amortized cost of loans from Government for purposes of re-crediting |
| 2110 | | Loans from international financial organizations |
| | 2111 | Short-term loans from international financial organizations (1 month and less) |
| | 2112 | Short-term loans from international financial organizations (over 1 month and up to 1 year) |
| | 2113 | Medium-term loans from international financial organizations (over 1 year and up to 5 years) |
| | 2114 | Long-term loans from international financial organizations (over 5 years) |
| | 2116 | Contra-account Adjustment to the amortized cost of loans from international financial organizations |
| 2120 | | Loans from other creditors |
| | 2121 | Short-term loans from other creditors (1 month and less) |
| | 2122 | Short-term loans from other creditors (over 1 month and up to 1 year) |
| | 2123 | Medium-term loans from other creditors (over 1 year and up to 5 years) |
| | 2124 | Long-term loans from other creditors (over 5 years) |
| | 2125 | Contra-account Adjustment to the amortized cost of loans from other creditors |

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| 2150 | REPO agreements |
| | 2151 Securities sold under “REPO” agreements |
| 2180 | Issued securities |
| | 2181 Securities issued with a fixed interest rate |
| | 2183 Other issued securities |
| | 2185 Premiums on issued securities |
| | 2186 Contra-account Discounts on issued securities |
| 2210 | Term deposits of the National Health Insurance Company/National Social Insurance House |
| | 2211 Short-term deposits of the National Health Insurance Company (1 year and less) |
| | 2212 Medium-term deposits of the National Health Insurance Company (over 1 year and up to 5 years) |
| | 2213 Long-term deposits of the National Health Insurance Company (over 5 years) |
| | 2214 Short-term deposits of the National Social Insurance House (1 year and less) |
| | 2215 Medium-term deposits of the National Social Insurance House (over 1 year and up to 5 years) |
| | 2216 Long-term deposits of the National Social Insurance House (over 5 years) |
| 2220 | Non-interest sight deposits of customers |
| | 2224 Current accounts of legal entities |
| | 2225 Current accounts of individuals |
| | 2226 Accepted payment documents |
| | 2231 Investment funds |
| | 2232 Other sight deposits of legal entities |
| | 2233 Other sight deposits of individuals |
| | 2234 Accumulation of funds (provisional account) |
| | 2235 Pledged deposits of legal entities |
| | 2236 Pledged deposits of individuals |
| | 2237 Current accounts of payment service providers for the bookkeeping of funds received from payment service users |
| | 2238 Special current accounts of legal entities |
| | 2239 Other special current accounts |
| 2250 | Interest-related sight deposits of customers |
| | 2251 Current accounts of legal entities |
| | 2252 Current accounts of individuals |
| | 2254 Special deposits of legal entities |
| | 2255 Special deposits of individuals |
| | 2256 Pledged deposits of legal entities |
| | 2257 Pledged deposits of individuals |
| | 2258 Current accounts for operations with payment cards of the legal entity |
| | 2259 Current accounts for operations with payment cards of the individuals |
| | 2261 Other interest bearing sight deposits of legal entities |
| | 2262 Other interest bearing sight deposits of individuals |
| | 2263 State budget resources |
| | 2264 Extra-budgetary resources |
| | 2265 Accumulation of funds (provisional account) |

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| | 2266 | Local budgets' resources |
| | 2267 | Compulsory Health Insurance Funds resources |
| | 2268 | State Social Insurance Budget resources |
| | 2269 | State Social Insurance Budget specific resources |
| | 2271 | Means of units of implementing investment projects from external grants |
| | 2272 | Means of units of implementing investment projects from external loans |
| | 2273 | Guarantees collected by customs service |
| | 2274 | Current accounts of payment service providers for the bookkeeping of funds received from payment service users |
| | 2275 | Special current accounts of legal entities |
| 2290 | Accounts for capital legalization | |
| | 2291 | Accounts for funds legalization |
| 2310 | Savings deposits | |
| | 2311 | Savings deposits of individuals |
| | 2312 | Savings deposits of legal entities |
| | 2313 | Savings deposits of individuals performing an activity |
| | 2314 | Savings deposits of financial non-banking sector |
| | 2315 | Savings deposits of non-commercial organizations |
| 2330 | Overnight deposits | |
| | 2331 | Overnight deposits of banks – unrelated parties |
| | 2332 | Overnight deposits of banks – related parties |
| | 2333 | Overnight deposits of legal entities |
| 2340 | Term deposits of banks | |
| | 2341 | Short-term deposits of banks (1 month and less) |
| | 2342 | Short-term deposits of banks (over 1 month and up to 1 year) |
| | 2343 | Medium-term deposits of banks (over 1 year and up to 5 years inclusive) |
| | 2344 | Long-term deposits of banks (over 5 years) |
| | 2346 | Short-term pledged deposits of banks (1 month and less) |
| | 2347 | Short-term pledged deposits of banks (over 1 month and up to 1 year inclusive) |
| | 2348 | Medium-term pledged deposits of banks (over 1 year and up to 5 years inclusive) |
| | 2349 | Long-term pledged deposit of banks (over 5 years) |
| 2360 | Term deposits related to the state budget | |
| | 2361 | Short-term deposits accepted from the state budget sources (1 year and less) |
| | 2362 | Medium-term deposits accepted from the state budget sources (over 1 year and up to 5 years inclusive) |
| | 2363 | Long-term deposits accepted from the state budget sources (over 5 years) |
| 2370 | Term deposits of customers | |
| | 2371 | Short-term deposits of legal entities (1 year and less) |
| | 2372 | Medium-term deposits of legal entities (over 1 year and up to 5 years inclusive) |
| | 2373 | Long-term deposits of legal entities (over 5 years) |
| | 2374 | Short-term deposits of individuals (1 year and less) |
| | 2375 | Medium-term deposits of individuals (over 1 year and up to 5 years inclusive) |
| | 2376 | Long-term deposits of individuals (over 5 years) |

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| 2380 | Term pledged deposits of customers |
| | 2381 Short-term pledged deposits of legal entities (1 year and less) |
| | 2382 Medium-term pledged deposits of legal entities (over 1 year and up to 5 years inclusive) |
| | 2383 Long-term pledged deposits of legal entities (over 5 years) |
| | 2384 Short-term pledged deposits of individuals (1 year and less) |
| | 2385 Medium-term pledged deposits of individuals (over 1 year and up to 5 years inclusive) |
| | 2386 Long-term pledged deposits of individuals (over 5 years) |
| 2410 | Term deposits of non-commercial organizations |
| | 2411 Short-term deposits of non-commercial organizations (1 year and less) |
| | 2412 Medium-term deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 2413 Long-term deposits of non-commercial organizations (over 5 years) |
| | 2414 Short-term pledged deposits of non-commercial organizations (1 year and less) |
| | 2415 Medium-term pledged deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 2416 Long-term pledged deposits of non-commercial organizations (over 5 years) |
| 2420 | Term deposits of financial non-banking sector |
| | 2421 Short-term deposits of non-banking financial sector (1 year and less) |
| | 2422 Medium-term deposits of non-banking financial sector (over 1 year and up to 5 years) |
| | 2423 Long-term deposits of non-banking financial sector (over 5 years) |
| | 2424 Short-term pledged deposits of non-banking financial sector (1 year and less) |
| | 2425 Medium-term pledged deposits of financial non-banking sector (over 1 year and up to 5 years) |
| | 2426 Long-term pledged deposits of financial non-banking sector (over 5 years) |
| 2430 | Term deposits of individuals performing an activity |
| | 2431 Short-term deposits of individuals performing an activity (1 year and less) |
| | 2432 Medium-term deposits of individuals performing an activity (over 1 year and up to 5 years inclusive) |
| | 2433 Long-term deposits of individuals performing an activity (over 5 years) |
| | 2434 Short-term pledged deposits of individuals performing an activity (1 year and less) |
| | 2435 Medium-term pledged deposits of individuals performing an activity (over 1 year and up to 5 years inclusive) |
| | 2436 Long-term pledged deposits of individuals performing an activity (over 5 years) |
| 2520 | Operating lease |
| | 2521 Operating lease from banks |
| | 2522 Operating lease from customers |
| | 2523 Contra-account Adjustment of debt value to banks relating to operating lease |
| | 2524 Contra-account Adjustment of debt value to customers relating to operating lease |
| 2530 | Finance lease |
| | 2531 Finance lease from banks |
| | 2532 Finance lease from customers |
| | 2533 Contra-account Adjustment of debt value to banks relating to finance lease |
| | 2534 Contra-account Adjustment of debt value to customers relating to finance lease |
| 2540 | Term deposits of units of implementing investment projects from external grants and loans |
| | 2541 Short-term deposits of units of implementing investment projects from external grants (1 year and less) |

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| | 2542 | Medium-term deposits of units of implementing investment projects from external grants (over 1 year and up to 5 years) |
| | 2544 | Short-term deposits of units of implementing investment projects from external loans (1 year and less) |
| | 2545 | Medium-term deposits of units of implementing investment projects from external loans (over 1 year and up to 5 years) |
| 2560 | Term deposits of local budgets | |
| | 2561 | Short-term deposits of local budgets (1 year and less) |
| | 2562 | Medium-term deposits of local budgets (over 1 year and up to 5 years inclusive) |
| | 2563 | Long-term deposits of local budgets (over 5 years) |
| 2570 | Financial liabilities measured at fair value through profit and loss | |
| | 2571 | Financial liabilities held for trading |
| | 2572 | Financial liabilities designated at fair value through profit and loss |
| | 2573 | Revaluation of financial liabilities measured at fair value through profit or loss |
| 2700 | Accrued interest payable | |
| | 2701 | Accrued interest on “Nostro” and “Loro” accounts |
| | 2704 | Accrued interest on overnight loans |
| | 2705 | Accrued interest on sight pledged deposits of banks |
| | 2707 | Accrued interest on loans from banks |
| | 2708 | Accrued negative interest on term placements with banks |
| | 2709 | Accrued interest on loans from the Government for purposes of re-crediting |
| | 2711 | Accrued interest on loans from international financial organizations |
| | 2712 | Accrued interest on loans from other creditors |
| | 2715 | Accrued interest on “REPO” agreements |
| | 2716 | Accrued interest on issued securities |
| | 2717 | Accrued interest on term deposits of the National Social Insurance House / National Health Insurance Company |
| | 2719 | Accrued interest on sight deposits of customers |
| | 2721 | Accrued interest on state budget resources and extra-budgetary resources |
| | 2722 | Accrued interest on saving deposits |
| | 2724 | Accrued interest on overnight deposits of banks and legal entities |
| | 2725 | Accrued interest on term deposits of banks |
| | 2726 | Accrued interest on deposits from the bank’s head office or from branches thereof |
| | 2727 | Accrued interest on term deposits related to state budget |
| | 2728 | Accrued interest on term deposits of customers |
| | 2729 | Accrued interest on term pledged deposits of customers |
| | 2731 | Accrued interest on finance lease |
| | 2732 | Accrued interest on term deposits of units of implementing investment projects from external grants and loans |
| | 2733 | Accrued interest on term deposits of local budgets |
| | 2734 | Accrued interest on subordinated debt |
| | 2735 | Accrued interest on term deposits of non-commercial organizations |
| | 2736 | Accrued interest on term deposits of financial non-banking sector |
| | 2737 | Accrued interest on life limited shares |

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| | 2738 | Accrued interest on term deposits of individuals performing an activity |
| | 2739 | Accrued interest on operating lease |
| | 2741 | Accrued interest on loans from head office and branches |
| | 2744 | Non-interest-bearing calculated expenses |
| | 2745 | Accrued interest payable from operations with derivative financial instruments |
| | 2746 | Accrued interest on financial liabilities measured at fair value through profit or loss |
| | 2747 | Interest related commissions |
| 2760 | Anticipated income | |
| | 2761 | Unearned interest received |
| | 2762 | Anticipated income related to subventions |
| | 2763 | Other anticipated income |
| 2770 | Provisions | |
| | 2771 | Other provisions |
| | 2772 | Provisions for losses on conditional commitments |
| | 2774 | Provisions on bank's employee benefits |
| | 2775 | Provisions for tangible assets |
| 2790 | Transit and suspense accounts | |
| | 2791 | Clearing and transit amounts |
| | 2792 | Collected cash |
| | 2793 | Unidentified amounts |
| | 2794 | Amounts pending for customer instructions |
| | 2795 | Bills advised and issued |
| | 2796 | Received payments for transfer according to the destination |
| | 2797 | Operations with payment cards |
| | 2798 | Conversion and adjustment account |
| 2800 | Other liabilities | |
| | 2801 | Current liabilities on income taxes |
| | 2802 | Other settlements with budget |
| | 2803 | Creditors on capital investments |
| | 2804 | Settlements with employees of the bank |
| | 2805 | Settlements with other individuals and legal entities |
| | 2806 | Settlements related to purchase/sale of securities and foreign currency |
| | 2807 | Creditors on documentary settlements |
| | 2808 | Dividends payable |
| | 2809 | Other liabilities |
| | 2811 | Settlements with the National Social Insurance House/National Health Insurance Company |
| | 2813 | Deferred income tax liabilities |
| | 2815 | Settlements with the NBM |
| | 2816 | Settlements related to intangible assets |
| | 2817 | Settlements with individuals and legal entities related to funds (grants) received under the loan agreements. |
| | 2818 | Settlements for the sales of other assets |

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| 2820 | Subordinated debts |
| | 2821 Subordinated debts with the payment term 5 years and less |
| | 2822 Subordinated debts with the payment term over 5 years |
| 2830 | Life limited shares |
| | 2831 Life limited ordinary shares |
| | 2832 Life limited preferred shares |
| 2840 | Loans from the bank's head office and branches |
| | 2841 Loans from the bank's head office |
| | 2842 Loans from local branches |
| | 2843 Loans from branches from abroad |
| 2850 | Deposits from the bank's head office or from branches thereof |
| | 2851 Deposits from the bank's head office |
| | 2852 Deposits from the bank's local branches |
| | 2853 Deposits from the bank's branches from abroad |
| 2860 | Branches "Loro" accounts |
| | 2861 "Loro" accounts of local branches |
| | 2862 "Loro" accounts of branches from abroad |
| 2870 | Revaluation of financial assets to be delivered from term transactions |
| | 2871 Revaluation of foreign currency to be delivered from term transactions |
| | 2872 Revaluation of securities to be delivered from term transactions |
| | 2873 Revaluation of other financial assets to be delivered from term transactions |
| 2880 | Contra-account Adjustment to the of the amortized cost of other liabilities |
| | 2881 Contra-account Adjustment to the of the amortized cost of other liabilities |
| CLASS 3 CAPITAL AND RESERVES | |
| 3000 | Share capital |
| | 3001 Common shares in circulation |
| | 3003 Preferred shares in circulation |
| | 3005 Contra-account Treasury common shares |
| | 3006 Contra-account Treasury preferred shares |
| | 3007 Endowment capital of a bank's branch in another state |
| 3500 | Reserves |
| | 3501 Capital surplus |
| | 3502 Capital reserve |
| | 3504 Retained earnings of the current year |
| | 3505 Retained earnings |
| | 3507 Other reserves |
| | 3508 Contra-account Dividends payable in advance |
| | 3509 General reserves for bank risks |
| 3550 | Secondary capital |
| | 3551 Differences from the revaluation of tangible assets |

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| | 3552 | Differences from the revaluation of intangible assets |
| | 3553 | Differences from revaluation and impairment of financial assets at fair value through other elements of comprehensive income |
| | 3554 | Other capital items |
| CLASS 4 INCOME | | |
| 4030 | Interest-related income on “Nostro” and “Loro” accounts | |
| | 4031 | Interest-related income on “Nostro” account with the NBM |
| | 4032 | Interest-related income on “Nostro” accounts in banks and on “Loro” accounts |
| | 4034 | Interest-related income on “Nostro” accounts for securities operations |
| 4060 | Interest-related income on overnight placements | |
| | 4061 | Interest-related income on overnight placements with the NBM |
| | 4062 | Interest-related income on overnight placements with banks – unrelated parties |
| | 4063 | Interest-related income on overnight placements with banks – related parties |
| 4070 | Interest-related income on pledged sight placements with banks | |
| | 4075 | Interest-related income on pledged sight placements |
| 4080 | Income from negative interest on term deposits of banks | |
| | 4081 | Income from negative interest on short-term deposits of banks (1 month and less) |
| | 4082 | Income from negative interests on short-term deposits of banks (over 1 month and up to 1 year) |
| | 4083 | Income from negative interests on medium-term deposits of banks (over 1 year and up to 5 years inclusive) |
| | 4084 | Income from negative interests on long-term deposits of banks (over 5 years) |
| 4090 | Interest-related income on term placements with banks | |
| | 4091 | Interest-related income on short-term placements with the NBM (1 month and less) |
| | 4092 | Interest-related income on short-term placements with the NBM (over 1 month and up to 1 year inclusive) |
| | 4093 | Interest-related income on short-term placements with banks – unrelated parties (1 month and less) |
| | 4094 | Interest-related income on short-term placements with banks – unrelated parties (over 1 month and up to 1 year inclusive) |
| | 4095 | Interest-related income on short-term placements with banks – related parties (1 month and less) |
| | 4096 | Interest-related income on short-term placements with banks – related parties (over 1 month and up to 1 year inclusive) |
| | 4097 | Interest-related income on required reserves with the NBM |
| | 4102 | Interest-related income on medium-term placements with banks – unrelated parties (over 1 year and up to 5 years inclusive) |
| | 4103 | Interest-related income on medium-term placements with banks – related parties (over 1 year and up to 5 years inclusive) |
| | 4105 | Interest-related income on long-term placements with banks – unrelated parties (over 5 years) |
| | 4106 | Interest-related income on long-term placements with banks – related parties (over 5 years) |
| | 4111 | Interest-related income on pledged term placements with banks |
| 4150 | Interest-related income on financial assets at fair value through profit and loss | |
| | 4151 | Interest-related income on state securities at fair value through profit and loss |
| | 4152 | Dividends-related income at fair value through profit and loss |

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| | 4153 | Interest-related income on other financial assets at fair value through profit and loss |
| | 4155 | Interest-related income on pledged securities at fair value through profit and loss |
| 4160 | Interest-related income on financial assets at fair value through other elements of comprehensive income | |
| | 4161 | Interest-related income on state securities at fair value through other elements of comprehensive income |
| | 4162 | Dividend income on shares at fair value through other elements of comprehensive income |
| | 4163 | Interest-related income on financial assets at fair value through other elements of comprehensive income |
| | 4165 | Interest-related income on pledged securities at fair value through other elements of comprehensive income |
| 4180 | Interest-related income on financial assets at amortized cost | |
| | 4181 | Interest-related income on securities issued by NBM at amortized cost |
| | 4182 | Interest-related income on (short-term) state securities at amortized cost |
| | 4183 | Interest-related income on (medium-term) state securities at amortized cost |
| | 4184 | Interest-related income on (long-term) state securities at amortized cost |
| | 4185 | Interest-related income on pledged securities at amortized cost |
| | 4186 | Interest-related income on other financial assets at amortized cost |
| 4200 | Accrual of discounts and amortization of premiums on securities | |
| | 4201 | Accrual of discounts on securities |
| | 4202 | Amortization of premiums on issued securities |
| 4220 | Interest-related income on REPO agreements | |
| | 4221 | Interest-related income on REPO agreements |
| 4230 | Interest-related income on loans granted to agriculture | |
| | 4231 | Interest-related income on short-term loans granted to agriculture |
| | 4232 | Interest-related income on medium-term loans granted to agriculture |
| | 4233 | Interest-related income on long-term loans granted to agriculture |
| | 4235 | Commissions from services rendered on loans granted to agriculture |
| 4240 | Interest-related income on loans granted to food industry | |
| | 4241 | Interest-related income on short-term loans granted to food industry |
| | 4242 | Interest-related income on medium-term loans granted to food industry |
| | 4243 | Interest-related income on long-term loans granted to food industry |
| | 4245 | Commissions from services rendered on loans to food industry |
| 4260 | Interest-related income on loans granted to constructions sector | |
| | 4261 | Interest-related income on short-term loans granted to constructions sector |
| | 4262 | Interest-related income on medium-term loans granted to constructions sector |
| | 4263 | Interest-related income on long-term loans granted to constructions sector |
| | 4265 | Commissions from services rendered for loans granted to constructions sector |
| | 4266 | Interest-related income on loans granted to construction of housing cooperative (CHC) during the construction period |
| | 4267 | Interest-related income on loans granted to construction of housing cooperative (CHC) put into operation |
| 4290 | Interest-related income on consumption loans | |
| | 4291 | Interest-related income on short-term consumption loans |
| | 4292 | Interest-related income on medium-term consumption loans |
| | 4293 | Interest-related income on long-term consumption loans |

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| | 4295 | Commissions from service rendered for consumer loans |
| 4310 | Interest-related income on loans granted to services sector | |
| | 4311 | Interest-related income on short-term loans granted to services sector |
| | 4312 | Interest-related income on medium-term loans granted to services sector |
| | 4313 | Interest-related income on long-term loans granted to services sector |
| | 4315 | Commissions from services rendered for loans granted to services sector |
| 4320 | Interest-related income on loans granted to energy industry | |
| | 4321 | Interest-related income on short-term loans granted to energy industry |
| | 4322 | Interest-related income on medium-term loans granted to energy industry |
| | 4323 | Interest-related income on long-term loans granted to energy industry |
| | 4325 | Commissions from services rendered for loans granted to energy industry |
| 4330 | Interest-related income on overnight loans granted to banks | |
| | 4331 | Interest-related income on overnight loans granted to banks – unrelated parties |
| | 4332 | Interest-related income on overnight loans granted to banks – related parties |
| | 4335 | Commissions from services rendered on overnight loans granted to banks |
| 4340 | Interest-related income on overdrafts granted to banks | |
| | 4341 | Interest-related income on overdrafts granted to banks |
| | 4342 | Commissions on overdrafts granted to banks |
| 4350 | Interest-related income on loans granted to banks | |
| | 4351 | Interest-related income on short-term loans granted to banks - unrelated parties |
| | 4352 | Interest-related income on medium-term loans granted to banks - unrelated parties |
| | 4353 | Interest-related income on long-term loans granted to banks - unrelated parties |
| | 4354 | Interest-related income on short-term loans granted to banks - related parties |
| | 4355 | Interest-related income on medium-term loans granted to banks - related parties |
| | 4356 | Interest-related income on long-term loans granted to banks - related parties |
| | 4357 | Commissions from services rendered for loans granted to banks |
| 4360 | Interest-related income on loans granted to institutions funded from the state budget | |
| | 4361 | Interest-related income on short-term loans granted to institutions funded from the state budget |
| | 4362 | Interest-related income on medium-term loans granted to institutions funded from the state budget |
| | 4363 | Interest-related income on long-term loans granted to institutions funded from the state budget |
| | 4365 | Commissions from services rendered for loans granted to institutions funded from the state budget |
| 4370 | Interest-related income on loans granted to the National Social Insurance House/National Health Insurance Company | |
| | 4371 | Interest-related income on short-term loans granted to the National Social Insurance House |
| | 4372 | Interest-related income on medium-term loans granted to the National Social Insurance House |
| | 4373 | Interest-related income on long-term loans granted to the National Social Insurance House |
| | 4374 | Interest-related income on short-term loans granted to the National Health Insurance Company |
| | 4375 | Interest-related income on medium-term loans granted to the National Health Insurance Company |
| | 4376 | Interest-related income on long-term loans granted to the National Health Insurance Company |
| | 4377 | Commissions from services rendered for loans granted to the National Social Insurance House/National Health Insurance Company |
| 4380 | Interest-related income on loans granted to the Government | |

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| | 4381 | Interest-related income on short-term loans granted to the Government |
| | 4382 | Interest-related income on medium-term loans granted to the Government |
| | 4383 | Interest-related income on long-term loans granted to the Government |
| | 4385 | Commissions from services rendered for loans granted to the Government |
| 4390 | Interest-related income on loans granted to administrative-territorial units/ institutions subordinated to administrative-territorial units | |
| | 4391 | Interest-related income on short-term loans granted to administrative-territorial units |
| | 4392 | Interest-related income on medium-term loans granted to administrative-territorial units |
| | 4393 | Interest-related income on long-term loans granted to administrative-territorial units |
| | 4394 | Interest-related income on short-term loans granted to institutions subordinated to administrative-territorial units |
| | 4395 | Interest-related income on medium-term loans granted to institutions subordinated to administrative-territorial units |
| | 4396 | Interest-related income on long-term loans granted to institutions subordinated to administrative-territorial units |
| | 4397 | Commissions from services rendered for loans granted to administrative-territorial units/ institutions subordinated to administrative-territorial units |
| 4410 | Interest-related income on loans granted to manufacturing industry | |
| | 4411 | Interest-related income on short-term loans granted to manufacturing industry |
| | 4412 | Interest-related income on medium-term loans granted to manufacturing industry |
| | 4413 | Interest-related income on long-term loans granted to manufacturing industry |
| | 4415 | Commissions from services rendered for loans granted to productive industry |
| 4420 | Interest-related income on loans granted to commerce | |
| | 4421 | Interest-related income on short-term loans granted to commerce |
| | 4422 | Interest-related income on medium-term loans granted to commerce |
| | 4423 | Interest-related income on long-term loans granted to commerce |
| | 4425 | Commissions from services rendered for loans granted to commerce |
| 4430 | Interest-related income on loans granted to financial non-banking sector | |
| | 4431 | Interest-related income on short-term loans granted to financial non-banking sector |
| | 4432 | Interest-related income on medium-term loans granted to financial non-banking sector |
| | 4433 | Interest-related income on long-term loans granted to financial non-banking sector |
| | 4435 | Commissions from services rendered for loans granted to financial non-banking sector |
| 4440 | Interest-related income on loans for the purchase/construction of buildings | |
| | 4441 | Interest-related income on short-term loans for the purchase/construction of buildings |
| | 4442 | Interest-related income on medium-term loans for the purchase/construction of buildings |
| | 4443 | Interest-related income on long-term loans for the purchase/construction of buildings |
| | 4445 | Commissions related to services rendered on loans for the purchase/construction of buildings |
| 4450 | Interest-related income on loans granted to non-commercial organizations | |
| | 4451 | Interest-related income on short-term loans granted to non-commercial organizations |
| | 4452 | Interest-related income on medium-term loans granted to non-commercial organizations |
| | 4453 | Interest-related income on long-term loans granted to non-commercial organizations |
| | 4455 | Commissions from services rendered for loans granted to non-commercial organizations |
| 4460 | Dividend income on loans granted to individuals performing an activity | |

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| | 4461 | Dividend income on short-term loans granted to individuals performing an activity |
| | 4462 | Dividend income on medium-term loans granted to individuals performing an activity |
| | 4463 | Dividend income on long-term loans granted to individuals performing an activity |
| | 4465 | Commissions from services rendered for loans granted to individuals performing an activity |
| 4470 | Interest-related income on loans granted to transport/ telecommunications and network development | |
| | 4471 | Interest-related income on short-term loans granted to transport/telecommunication and network development |
| | 4472 | Interest-related income on medium-term loans granted to transport/telecommunication and network development |
| | 4473 | Interest-related income on long-term loans granted to transport/telecommunication and network development |
| | 4475 | Commissions from services rendered for loans granted to transport, telecommunications and network development |
| 4480 | Interest-related income on loans between bank's head office and branches thereof | |
| | 4481 | Interest-related income on loans granted to the bank's head office |
| | 4482 | Interest-related income on loans granted to its local branches |
| | 4483 | Interest-related income on loans granted to its branches from abroad |
| 4490 | Interest-related income on other loans granted to customers | |
| | 4491 | Interest-related income on overdrafts to customers |
| | 4492 | Interest income on loans granted through card accounts (credit cards) |
| | 4493 | Interest-related income on discounted commercial bills of exchange |
| | 4494 | Interest-related income on factoring |
| | 4495 | Interest-related income on bills of exchange |
| | 4496 | Interest-related income on other loans granted to customers |
| | 4498 | Commissions from other loans granted to customers |
| | 4499 | Commissions from services rendering for credit card use |
| 4510 | Interest-related income on other loans granted to individuals | |
| | 4511 | Interest-related income on overdrafts to individuals |
| | 4512 | Interest-related income on loans granted through card accounts |
| | 4513 | Interest-related income on loans for primary needs |
| | 4514 | Interest-related income on other loans granted to individuals |
| | 4516 | Commissions from other loans granted to individuals |
| | 4517 | Commissions from services rendering for credit card use |
| 4530 | Interest-related income on finance lease | |
| | 4531 | Interest-related income on finance lease to banks |
| | 4532 | Interest-related income on finance lease to customers |
| | 4535 | Commissions from services rendering on finance lease |
| 4550 | Income from investment property | |
| | 4551 | Income from investment property held to earn rentals |
| | 4552 | Income from investment property for capital appreciation |
| 4560 | Income from investment in entities | |
| | 4561 | Income from investments in subsidiaries |
| | 4562 | Income from investments in associated entities |

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| | 4563 | Income from investments in joint ventures |
| 4650 | Income/losses on trade operations | |
| | 4651 | Income/losses from state securities trading |
| | 4652 | Income/losses from share trading |
| | 4653 | Income/losses from other securities trading |
| | 4654 | Income/losses from foreign currency trading |
| | 4655 | Income/losses from interest on transactions with derived financial instruments |
| 4660 | Income/losses from revaluation operations | |
| | 4661 | Income/losses from the revaluation of foreign currency |
| | 4662 | Income/losses from the revaluation of financial assets at fair value through profit or loss |
| | 4663 | Income/losses from the revaluation of assets/liabilities in national currency |
| | 4664 | Income/losses from the revaluation of real estate investment |
| | 4665 | Income/losses from the revaluation of other assets |
| | 4666 | Income/losses from the revaluation of financial liabilities measured at fair value through profit or loss |
| 4670 | Commission-related income | |
| | 4671 | Commissions of the bank for clearing operations |
| | 4672 | Commissions of the bank for insurance operations |
| | 4673 | Commissions of the bank for securities sale/ purchase |
| | 4674 | Commissions of the bank for foreign currency sale/ purchase |
| | 4675 | Commissions for trust operations |
| | 4676 | Commission for guarantees issuance |
| | 4677 | Commissions for account service |
| | 4678 | Commissions of the bank for consulting services |
| | 4679 | Other commissions of the bank |
| 4840 | Interest-related income on placements in the bank's head office and branches | |
| | 4841 | Interest-related income on placements with the bank's head office |
| | 4842 | Interest-related income on placements with local branches |
| | 4843 | Interest-related income on placements with the bank's branches from abroad |
| 4850 | Other interest-related income | |
| | 4851 | Other interest-related income |
| 4900 | Other operating income | |
| | 4901 | Other operating income |
| | 4902 | Income from operations with cards |
| | 4903 | Income related to withdrawal and deposit of cash |
| 4910 | Income from recoveries of assets and payments thereof | |
| | 4911 | Income from recoveries of credits and payments thereof |
| | 4912 | Income from recoveries of other assets other than credits and payments thereof |
| 4920 | Income related to the disposal of assets | |
| | 4921 | Income related to the disposal of investments |
| | 4922 | Income related to the disuse of tangible assets |
| | 4923 | Income related to the disposal of other assets |
| 4930 | Income from subsidies | |

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| | 4931 | Income from subsidies |
| 4940 | Other income | |
| | 4941 | Other income |
| 4950 | Fines, penalties and other sanctions | |
| | 4951 | Fines, penalties and other sanctions |
| CLASS 5 EXPENSES | | |
| 5030 | Interest expenses on “Nostro” and “Loro” accounts | |
| | 5032 | Interest expenses on “Nostro” accounts in banks and on “Loro” accounts |
| | 5033 | Interest expenses on overdrafts on “Nostro” accounts |
| | 5034 | Interest expenses on “Loro” accounts for operations with securities |
| 5060 | Interest-related expenses on overnight loans | |
| | 5061 | Interest-related expenses on overnight loans from the NBM |
| | 5062 | Interest-related expenses on overnight loans from banks |
| 5070 | Interest-related expenses on sight pledged deposits of banks | |
| | 5075 | Interest-related expenses on sight pledged deposits of banks |
| 5080 | Expenses related to negative interests on term placements with banks | |
| | 5081 | Expenses related to negative interests on short-term placements with banks – unrelated parties (1 month and less) |
| | 5082 | Expenses related to negative interests on short-term placements with banks - unrelated parties (over 1 month and up to 1 year inclusive) |
| | 5083 | Expenses related to negative interests on short-term placements with banks – related parties (1 month and less) |
| | 5084 | Expenses related to negative interests on short-term placements with banks - related parties (over 1 month and up to 1 year inclusive) |
| | 5085 | Expenses related to negative interests on medium-term placements with banks - unrelated parties (over 1 year and up to 5 years) |
| | 5086 | Expenses related to negative interests on medium-term placements with banks - related parties (over 1 year and up to 5 years inclusive) |
| | 5087 | Expenses related to negative interests on long-term placements with banks - unrelated parties (over 5 years) |
| | 5088 | Expenses related to negative interests on long-term placements with banks - related parties (over 5 years) |
| 5090 | Interest-related expenses on loans from banks | |
| | 5091 | Interest-related expenses on short-term loans from the NBM (1 month and less) |
| | 5092 | Interest-related expenses on short-term loans from the NBM (over 1 month and up to 1 year inclusive) |
| | 5093 | Interest-related expenses on medium-term loans from the NBM (over 1 year and up to 5 years inclusive) |
| | 5094 | Interest-related expenses on long-term loans from the NBM (over 5 years) |
| | 5095 | Interest-related expenses on short-term loans from banks (1 month and less) |
| | 5096 | Interest-related expenses on short-term loans from banks (over 1 month and up to 1 year inclusive) |
| | 5097 | Interest-related expenses on medium-term loans from banks (over 1 year and up to 5 years inclusive) |
| | 5098 | Interest-related expenses on long-term loans from banks (over 5 years) |
| | 5099 | Commission-related expenses under loans from banks |
| 5100 | Interest-related expenses on loans obtained from the Government for purposes of re-crediting | |

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| | 5101 | Interest-related expenses on short-term loans from the Government for purposes of re-crediting (1 month and less) |
| | 5102 | Interest-related expenses on short-term loans from the Government for purposes of re-crediting (over 1 month and up to 1 year inclusive) |
| | 5103 | Interest-related expenses on medium-term loans from Government for purposes of re-crediting (over 1 year and up to 5 years inclusive) |
| | 5104 | Interest-related expenses on long-term loans from the Government for purposes of re-crediting (over 5 years) |
| | 5105 | Commission-related expenses on loans from the Government for purposes of re-crediting |
| 5110 | Interest-related expenses on loans from international financial organizations | |
| | 5111 | Interest-related expenses on short-term loans from international financial organizations (1 month and less) |
| | 5112 | Interest-related expenses on short-term loans from international financial organizations (over 1 month and up to 1 year inclusive) |
| | 5113 | Interest-related expenses on medium-term loans from international financial organizations (over 1 year and up to 5 years inclusive) |
| | 5114 | Interest-related expenses on long-term loans from international financial organization (over 5 years) |
| | 5116 | Commission-related on loans from international financial organizations |
| 5120 | Interest-related expenses on loans from other creditors | |
| | 5121 | Interest-related expenses on short-term loans from other creditors (1 month and less) |
| | 5122 | Interest-related expenses on short-term loans from other creditors (over 1 month and up to 1 year inclusive) |
| | 5123 | Interest-related expenses on medium-term loans from other creditors (over 1 year and up to 5 years inclusive) |
| | 5124 | Interest-related expenses on long-term loans from other creditors (over 5 years) |
| | 5125 | Commission-related expenses on loans from other creditors |
| 5150 | Interest-related expenses on REPO agreements | |
| | 5151 | Interest-related expenses on REPO agreements |
| 5180 | Interest-related expenses on issued securities | |
| | 5181 | Interest-related expenses on securities issued with fixed interest rate |
| | 5183 | Interest-related expenses on other issued securities |
| 5200 | Accrual of discounts and amortization of premiums on securities | |
| | 5201 | Amortization of premiums on securities |
| | 5202 | Accrual of discounts on issued securities |
| 5210 | Interest-related expenses on term deposits of the National Health Insurance Company/ National Social Insurance House | |
| | 5211 | Interest-related expenses on short-term deposits of the National Health Insurance Company (1 year and less) |
| | 5212 | Interest-related expenses on medium-term deposits of the National Health Insurance Company (over 1 year and up to 5 years inclusive) |
| | 5213 | Interest-related expenses on long-term deposits of the National Health Insurance Company (over 5 years) |
| | 5214 | Interest-related expenses on short-term deposits of the National Social Insurance House (1 year and less) |
| | 5215 | Interest-related expenses on medium-term deposits of the National Social Insurance House (over 1 year and up to 5 years inclusive) |

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| | 5216 | Interest-related expenses on long-term deposits of the National Social Insurance House (over 5 years) |
| 5250 | Interest-related expenses on sight deposits of customers | |
| | 5251 | Interest-related expenses on current accounts of legal entities |
| | 5252 | Interest-related expenses on current accounts of individuals |
| | 5254 | Interest-related expenses on special deposits of legal entities |
| | 5255 | Interest-related expenses on special deposits of individuals |
| | 5256 | Interest-related expenses on pledged deposits of legal entities |
| | 5257 | Interest-related expenses on pledged deposits of individuals |
| | 5258 | Interest-related expenses on current accounts of legal entities for operations with payment cards |
| | 5259 | Interest-related expenses on current accounts of individuals for operations with payment cards |
| | 5261 | Interest-related expenses on other sight deposits of legal entities |
| | 5262 | Interest-related expenses on other sight deposits of individuals |
| | 5263 | Interest-related expenses on state budget resources |
| | 5264 | Interest-related expenses on extra-budgetary resources |
| | 5265 | Interest-related expenses on funds accumulation (provisional account) |
| | 5266 | Interest-related expenses on local budgets resources |
| | 5267 | Interest-related expenses on Compulsory Health Insurance Funds resources |
| | 5268 | Interest-related expenses on State Social Insurance Budge resources |
| | 5269 | Interest-related expenses on State Social Insurance Budge specific resources |
| | 5271 | Interest-related expenses on means of units of implementing investment projects from external grants |
| | 5272 | Interest-related expenses on means of units of implementing investment projects from external loans |
| | 5273 | Interest-related expenses on guarantees collected by customs service |
| | 5274 | Interest-related expenses on current accounts of payment service providers for the bookkeeping of funds received from payment service users |
| | 5275 | Interest-related expenses on special current accounts of legal entities |
| 5310 | Interest-related expenses on saving deposits | |
| | 5311 | Interest-related expenses on savings deposits of individuals |
| | 5312 | Interest-related expenses on savings deposits of legal entities |
| | 5313 | Interest-related expenses on savings deposits of individuals performing an activity |
| | 5314 | Interest-related expenses on saving deposits of financial non-banking sector |
| | 5315 | Interest-related expenses on saving deposits of non-commercial organizations |
| 5330 | Interest-related expenses on overnight deposits | |
| | 5331 | Interest-related expenses on overnight deposits of banks - unrelated parties |
| | 5332 | Interest-related expenses on overnight deposits of banks - related parties |
| | 5333 | Interest-related expenses on overnight deposits of legal entities |
| 5340 | Interest-related expenses on term deposits of banks | |
| | 5341 | Interest-related expenses on short-term deposits of banks (1 month and less) |
| | 5342 | Interest-related expenses on short-term deposits of banks (over 1 month and up to 1 year inclusive) |
| | 5343 | Interest-related expenses on medium-term deposits of banks (over 1 year and up to 5 years inclusive) |
| | 5344 | Interest-related expenses on long-term deposits of banks (over 5 years) |
| | 5345 | Commission-related expenses on banks' deposits |
| | 5346 | Interest-related expenses on short-term pledged deposits of banks (1 month and less) |

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| | 5347 | Interest-related expenses on short-term pledged deposits of banks (over 1 month and up to 1 year inclusive) |
| | 5348 | Interest-related expenses on medium-term pledged deposits of banks (over 1 year and up to 5 years inclusive) |
| | 5349 | Interest-related expenses on long-term pledged deposits of banks (over 5 years) |
| 5360 | Interest-related expenses on term deposits related to the state budget | |
| | 5361 | Interest-related expenses on short-term deposits received from state budget sources (1 year and less) |
| | 5362 | Interest-related expenses on medium-term deposits received from state budget sources (over 1 year and up to 5 years) |
| | 5363 | Interest-related expenses on long-term deposits received from state budget sources (over 5 years) |
| 5370 | Interest-related expenses on term deposits of customers | |
| | 5371 | Interest-related expenses on short-term deposits of legal entities (1 year and less) |
| | 5372 | Interest-related expenses on medium-term deposits of legal entities (over 1 year and up to 5 years inclusive) |
| | 5373 | Interest-related expenses on long-term deposits of legal entities (over 5 years) |
| | 5374 | Interest-related expenses on short-term deposits of individuals (1 year and less) |
| | 5375 | Interest-related expenses on medium-term deposits of individuals (over 1 year and up to 5 years inclusive) |
| | 5376 | Interest-related expenses on long-term deposits of individuals (over 5 years) |
| | 5377 | Commission-related expenses on customers' deposits |
| 5380 | Interest-related expenses on term pledged deposits of customers | |
| | 5381 | Interest-related expenses on short-term pledged deposits of legal entities (1 year and less) |
| | 5382 | Interest-related expenses on medium-term pledged deposits of legal entities (over 1 year and up to 5 years inclusive) |
| | 5383 | Interest-related expenses on long-term pledged deposits of legal entities (over 5 years) |
| | 5384 | Interest-related expenses on short-term pledged deposits of individuals (1 year and less) |
| | 5385 | Interest-related expenses on medium-term pledged deposits of individuals (over 1 year and up to 5 years inclusive) |
| | 5386 | Interest-related expenses on long-term pledged deposits of individuals (over 5 years) |
| 5390 | Interest-related expenses on deposits received from the bank's head office or branches thereof | |
| | 5391 | Interest-related expenses on deposits received by the bank's head office |
| | 5392 | Interest-related expenses on deposits received by the bank's local branches |
| | 5393 | Interest-related expenses on deposits received by the bank's branches from abroad |
| 5410 | Interest-related expenses on term deposits of non-commercial organizations | |
| | 5411 | Interest-related expenses on short-term deposits of non-commercial organizations (1 year and less) |
| | 5412 | Interest-related expenses on medium-term deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 5413 | Interest-related expenses on long-term deposits of non-commercial organizations (over 5 years) |
| | 5414 | Interest-related expenses on short-term pledged deposits of non-commercial organizations (1 year and less) |
| | 5415 | Interest-related expenses on medium-term pledged deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 5416 | Interest-related expenses on long-term pledged deposits of non-commercial organizations (over 5 years) |
| 5420 | Interest-related expenses on term deposits of financial non-banking sector | |

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| | 5421 | Interest-related expenses on short-term deposits of financial non-banking sector (1 year and less) |
| | 5422 | Interest-related expenses on medium-term deposits of financial non-banking sector (over 1 year and up to 5 years) |
| | 5423 | Interest-related expenses on long-term deposits of financial non-banking sector (over 5 years) |
| | 5424 | Interest-related expenses on short-term pledged deposits of financial non-banking sector (1 year and less) |
| | 5425 | Interest-related expenses on medium-term pledged deposits of financial non-banking sector (over 1 year and up to 5 years) |
| | 5426 | Interest-related expenses on long-term pledged deposits of financial non-banking sector (over 5 years) |
| 5430 | Interest-related expenses on term deposits of individuals performing an activity | |
| | 5431 | Interest-related expenses on short-term deposits of individuals performing an activity (1 year and less) |
| | 5432 | Interest-related expenses on medium-term deposits of individuals performing an activity (over 1 year and up to 5 years inclusive) |
| | 5433 | Interest-related expenses on long-term deposits of individuals performing an activity (over 5 years) |
| | 5434 | Interest-related expenses on short-term pledged deposits of individuals performing an activity (1 year and less) |
| | 5435 | Interest-related expenses on medium-term pledged deposits of individuals performing an activity (over 1 year and up to 5 years inclusive) |
| | 5436 | Interest-related expenses on long-term pledged deposits of individuals performing an activity (over 5 years) |
| 5520 | Interest-related expenses on operating lease | |
| | 5521 | Interest-related expenses on operating lease from banks |
| | 5522 | Interest-related expenses on operating lease from customers |
| 5530 | Interest-related expenses on finance lease | |
| | 5531 | Interest-related expenses on finance lease from banks |
| | 5532 | Interest-related expenses on finance lease from customers |
| 5540 | Interest-related expenses on term deposits of units of implementing investment projects from external grants and loans | |
| | 5541 | Interest-related expenses on short-term deposits of units of implementing investment projects from external grants (1 year and less) |
| | 5542 | Interest-related expenses on medium-term deposits of units of implementing investment projects from external grants (over 1 year and up to 5 years inclusive) |
| | 5544 | Interest-related expenses on short-term deposits of units of implementing investment projects from external loans (1 year and less) |
| | 5545 | Interest-related expenses on medium-term deposits of units of implementing investment projects from external loans (over 1 year and up to 5 years) |
| 5560 | Interest-related expenses on term deposits of local budgets | |
| | 5561 | Interest-related expenses on short-term deposits of local budgets (1 year and less) |
| | 5562 | Interest-related expenses on medium-term deposits of local budgets (over 1 year and up to 5 years inclusive) |
| | 5563 | Interest-related expenses on long-term deposits of local budgets (over 5 years) |
| 5570 | Expenses related to financial liabilities measured at fair value through profit or loss | |
| | 5571 | Expenses related to financial liabilities classified as held for trading |
| | 5572 | Expenses related to financial liabilities measured at fair value through profit or loss |
| 5670 | Expenses related to the depreciation of investment property | |

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| | 5671 | Expenses related to the depreciation of investment property held to earn rentals |
| | 5672 | Expenses related to the depreciation of investment property for capital appreciation |
| 5680 | Depreciation/amortization expenses | |
| | 5683 | Expenses related to the depreciation of buildings and edifices |
| | 5684 | Expenses related to the depreciation of furniture and equipment |
| | 5685 | Expenses related to the depreciation of transport means |
| | 5686 | Expenses related to the depreciation of improvements to the leased underlying assets |
| | 5687 | Expenses related to the depreciation of assets related to the right to use, acquired under operating lease |
| | 5688 | Expenses related to the depreciation of assets related to the right to use, acquired under financial lease |
| | 5689 | Expenses related to the depreciation of other tangible assets |
| | 5691 | Expenses related to the amortization of intangible assets |
| | 5692 | Expenses related to the depreciation low-value and short-term assets |
| 5710 | Expenses related to labour remuneration and required deductions | |
| | 5711 | Wages and salaries |
| | 5712 | Bonuses |
| | 5714 | Social insurance |
| | 5715 | Other payments |
| | 5716 | Health insurance |
| | 5717 | Expenses related to food tickets issued to employees |
| 5730 | Expenses related to buildings maintenance | |
| | 5731 | Expenses related to energy, heating and water supply |
| | 5732 | Expenses related to reparation and maintenance of buildings |
| | 5733 | Expenses related to security service |
| | 5735 | Other expenses related to maintenance of buildings |
| 5770 | Expenses related to provisions and other contributions | |
| | 5771 | Expenses related to other provisions |
| | 5772 | Payments and contributions to the Bank Deposit Guarantee Fund |
| | 5773 | Expenses related to provisions for conditional commitments |
| | 5774 | Expenses related to provisions on bank's employee benefits |
| 5780 | Taxes and fees | |
| | 5781 | Property tax |
| | 5782 | Land tax |
| | 5783 | Value added tax |
| | 5787 | Taxes charged for the road fund |
| | 5788 | Other taxes and fees |
| 5820 | Interest-related expenses on subordinated debts | |
| | 5821 | Interest-related expenses on subordinated debts with the payment term of 5 years and less |
| | 5822 | Interest-related expenses on subordinated debts with payment term of over 5 years |
| 5830 | Interest-related expenses on life limited shares | |
| | 5831 | Interest-related expenses on life limited ordinary shares |
| | 5832 | Interest-related expenses on life limited preferred shares |
| 5840 | Interest-related expenses on loans from the bank's head office and branches | |

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| | 5841 | Interest-related expenses on loans from the bank's head office |
| | 5842 | Interest-related expenses on loans from the local branches |
| | 5843 | Interest-related expenses on loans from the branches from abroad |
| 5850 | Expenses for impairment losses on financial assets | |
| | 5851 | Expenses for impairment losses on financial assets at fair value through other elements of comprehensive income |
| | 5852 | Expenses for impairment losses on financial assets at amortized cost |
| | 5853 | Expenses for impairment losses on “Nostro” accounts |
| | 5854 | Expenses for impairment losses on pledged sight placements with banks |
| | 5855 | Expenses for impairment losses on pledged term placements with banks |
| | 5856 | Expenses for impairment losses on securities purchased under “REPO” agreements |
| 5860 | Expenses related to the impairment losses on loans and payments thereof | |
| | 5861 | Expenses related to the impairment losses on loans granted to agriculture and payments thereof |
| | 5862 | Expenses related to the impairment losses on loans granted to food industry and payments thereof |
| | 5863 | Expenses related to the impairment losses on loans granted to construction sector and payments thereof |
| | 5864 | Expenses related to the impairment losses on consumption loans and payments thereof |
| | 5865 | Expenses related to the impairment losses on loans granted to energy industry and payments thereof |
| | 5866 | Expenses related to the impairment losses on loans granted to banks and payments thereof |
| | 5867 | Expenses related to the impairment losses on loans granted to institutions funded by the state budget and payments thereof |
| | 5868 | Expenses related to the impairment of loans granted to National Health Insurance Company/National Social Insurance House and payments thereof |
| | 5869 | Expenses related to the impairment losses on loans at amortized cost granted to Government and payments thereof |
| | 5871 | Expenses related to the impairment losses on loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units and payments thereof |
| | 5872 | Expenses related to the impairment losses on loans granted to productive industry and payments thereof |
| | 5873 | Expenses related to the impairment losses on loans granted to commerce, services rendering and payments thereof |
| | 5874 | Expenses related to the impairment losses on loans granted to financial non-banking sector and payments thereof |
| | 5875 | Expenses related to the impairment losses on loans granted to for the purchase/construction of buildings and payments thereof |
| | 5876 | Expenses related to the impairment losses on loans granted to non-commercial organizations and payments thereof |
| | 5877 | Expenses related to the impairment losses on loans granted to transport /telecommunication and network development and payments thereof |
| | 5878 | Expenses related to the impairment losses on other loans granted to customers and payments thereof |
| | 5879 | Expenses related to the impairment losses on the granted finance lease and payments thereof |
| 5880 | Expenses related to the impairment of other assets | |
| | 5881 | Expenses related to the impairment losses on receivables and payments thereof |
| | 5882 | Expenses related to the impairment of real estate investment |
| | 5883 | Expenses related to the impairment of tangible assets |
| | 5884 | Expenses related to the impairment of intangible assets |

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| | 5885 | Expenses related to the impairment of inventories |
| | 5886 | Expenses related to the impairment losses on other assets but loans and payments thereof |
| | 5887 | Expenses for impairment losses on assets related to the right to use and improvements to the leased underlying assets |
| 5890 | Expenses related to the disposal of assets uncovered from the allowances for impairment losses | |
| | 5891 | Expenses related to the disposal of loans uncovered from the allowances for impairment losses |
| | 5892 | Expenses related to the disposal of assets other than loans uncovered from the allowances for impairment losses |
| 5900 | Other operating expenses | |
| | 5901 | Transport-related expenses |
| | 5902 | Expenses related to the payment for consulting and auditing services |
| | 5903 | Training-related expenses |
| | 5904 | Travel-related expenses |
| | 5905 | Representation expenses |
| | 5906 | Telecommunication, postal and telegraph-related expenses |
| | 5907 | Office and printing-related expenses |
| | 5908 | Advertising-related expenses |
| | 5909 | Charity-related expenses |
| | 5911 | Repairs and maintenance of furniture and equipment |
| | 5912 | Repairs and maintenance of transport means |
| | 5913 | Expenses related to short-term lease agreements and low-value assets |
| | 5914 | Trust fees-related expenses |
| | 5915 | Fees and commissions-related expenses |
| | 5916 | Other operating expenses |
| | 5917 | Expenses related to operations with payment cards |
| | 5918 | Expenses for maintenance of intangible assets |
| | 5919 | Expenses related to withdrawal and deposit of cash |
| 5920 | Expenses related to the disposal of assets | |
| | 5921 | Expenses related to the disposal of assets |
| | 5922 | Expenses related to the disposal of tangible assets |
| | 5923 | Expenses related to the disposal of other assets |
| 5930 | Other interest-related expenses | |
| | 5931 | Other interest-related income |
| 5940 | Other expenses | |
| | 5941 | Other expenses |
| 5950 | Fines, penalties and other sanctions | |
| | 5951 | Fines, penalties and other sanctions |
| 5990 | Income tax | |
| | 5991 | Income tax |
| CLASS 6 CONDITIONAL ACCOUNTS | | |
| Debit conditional accounts | | |

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| 6100 | Commitments to purchase foreign currency | |
| | 6101 | Commitments to purchase foreign currency through spot transactions |
| | 6102 | Commitments to purchase foreign currency through term transactions |
| 6110 | The national currency equivalent of foreign currency receivables | |
| | 6111 | National currency equivalent of foreign currency to be received from spot transactions |
| | 6112 | The national currency equivalent of foreign currency to be received through term transactions |
| 6120 | Interest receivables | |
| | 6121 | Interest (discount/ premium) to be received through term transaction |
| 6200 | Commitments to receive/purchase | |
| | 6201 | Commitments to receive loans in the future |
| | 6202 | Commitments to purchase securities/financial instruments |
| | 6203 | Commitments to receive deposits in the future |
| | 6204 | Commitments to purchase tangible and intangible assets |
| 6230 | Other contingent assets | |
| | 6231 | Other contingent assets |
| Credit conditional accounts | | |
| 6400 | Commitments to sell foreign currency | |
| | 6401 | Commitments to sell foreign currency through spot transactions |
| | 6402 | Commitments to sell foreign currency through term transactions |
| 6410 | The national currency equivalent of foreign currency to be delivered | |
| | 6411 | The national currency equivalent of the foreign currency to be delivered from spot transactions |
| | 6412 | The national currency equivalent of foreign currency to be delivered through term transactions |
| 6420 | Interest payable | |
| | 6421 | Interest (discount/premium) payable through term transactions |
| 6500 | Letters of credit | |
| | 6501 | Letters of credit |
| 6600 | Commitments to grant/sell | |
| | 6601 | Commitments to grant loans in the future |
| | 6602 | Commitments to sell securities/ financial instruments |
| | 6603 | Commitments to place deposits in the future |
| 6700 | Guarantees and securities | |
| | 6701 | Issued guaranties and securities |
| | 6702 | Commitments to issue guaranties and securities |
| 6800 | Others conditional accounts | |
| | 6801 | Bills for collection |
| | 6802 | Accepted drafts |
| | 6803 | Bills paid under the bank's endorsement |
| | 6804 | Other received/accepted documents |
| 6830 | Other contingent debts | |
| | 6831 | Other contingent debts |
| CLASS 7 | | |

| MEMORANDUM ACCOUNTS | |
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| 7100 | Commitments on granted loans |
| | 7101 Commitments in the form of agreements on loans |
| | 7102 Commitments in the form of pledge agreements |
| | 7103 Pawn received |
| | 7121 Received guarantees, securities and assignments |
| 7200 | Accrued and unpaid assets, interests and commissions |
| | 7201 Derecognised loans |
| | 7202 Interests and commissions accrued on derecognised loans |
| | 7203 Assets other than derecognized loans and payments thereof |
| | 7204 Penalties accrued on derecognized loans |
| | 7205 Penalties accrued on the interests and commissions accrued on derecognized loans |
| 7210 | Allowances accrued for prudential purposes for assets and conditional commitments losses |
| | 7211 Allowances accrued for prudential purposes for losses on loans |
| | 7212 Allowances accrued for prudential purposes for losses on other assets that are not loans |
| | 7213 Provisions accrued on prudential purposes related to losses from conditional commitments |
| | 7214 Unformed amount of general reserve for banking risks |
| 7250 | Commitments on received loans |
| | 7251 Commitments in the form of agreements on received loans |
| | 7252 Commitments in the form of pledge agreements on received loans |
| | 7253 Pawn given by the bank on received loans |
| | 7254 Pledge on received loans |
| 7300 | Documents on settlement operations |
| | 7303 Settlement documents on factoring operations |
| | 7311 Settlement documents at foreign correspondents |
| 7400 | Securities |
| | 7401 Securities and claims received in custody |
| | 7402 Securities and claims for liquidation |
| | 7403 State securities materialized, amortized, transferred for control and liquidation |
| | 7404 Materialized state securities passed over to maturity and paid-off |
| | 7405 Securities purchased for clients |
| | 7406 Securities purchased in bank's portfolio |
| | 7409 Claims purchased by the bank |
| 7500 | Different values and documents |
| | 7502 Different values and documents |
| | 7503 Different values and documents transferred and issued for handling |
| | 7521 Settlements on credits granted to the Republic of Moldova by other states within Intergovernmental Agreements |
| | 7531 Assignments received from third parties |
| | 7532 Assignments issued by the bank |
| 7600 | Blank forms |
| | 7601 Blank forms of securities and claims in deposit |

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| 7602 | Blank forms of securities and claims issued for handling |
| 7603 | Blank forms of securities and claims in transit |
| 7611 | Template forms of primary documents with special regime in deposit |
| 7612 | Template forms of primary documents with special regime issued for handling |
| 7621 | Cards in deposit |
| 7622 | Cards issued for handling |
| 7700 | Written-off debts |
| 7701 | Written-off debts |
| 7702 | Written-off tangible assets |
| 7703 | Written-off shares of other joint stock companies |
| 7750 | Other means and debts |
| 7751 | Unclaimed fiscal losses |
| 7754 | Goods taken into possession/purchased for sale |
| 7800 | Shares |
| 7801 | Ordinary shares for placement |
| 7802 | Unplaced ordinary shares |
| 7804 | Ordinary shares in circulation – funds for the payment of shares |
| 7805 | Ordinary shares in circulation – non-financial contributions (initial issue) |
| 7811 | Preferred shares for placement |
| 7812 | Unplaced preferred shares |
| 7814 | Preferred shares in circulation - funds for the payment of shares |
| 7815 | Preferred shares in circulation - non-financial contributions (initial issue) |
| 7816 | Treasury shares |

[Chapter II amended by NBM decision No 303 of 13.12.2018, effective as of 01.01.2019]
[Chapter II amended by NBM decision No 307 of 07.12.2017, effective as of 01.01.2018]
[Chapter II amended by NBM decision No 248 of 22.09.2016, effective as of 01.01.2017]
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[Chapter II amended by NBM decision No 15 of 13.01.05, effective as of 01.03.05]
[Chapter II amended by NBM decision No 190 of 29.07.2004]
[Chapter II amended by NBM decision No 258 of 04.10.2001]
[Chapter II amended by NBM decision No 137 of 07.06.2001]
[Chapter II amended by NBM decision No 167 of 08.07.99]
[Chapter II amended by NBM decision No 181 of 02.07.98]
[Chapter II amended by NBM decision No 167 of 25.12.97]
[Chapter II amended by NBM decision No 107 of 24.11.97]

Chapter III
METHODOLOGICAL NORMS OF BOOKKEEPING ACCOUNTS USE

| CLASS 1 ASSETS | |
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| Accounts of class 1 “Assets” are active accounts and represent the amount of all assets held by the bank: cash, financial assets, loans, tangible and intangible assets, goods and inventories, projected expenses and other assets. The active accounts have debit balances; except only the contra accounts, which are passive accounts with credit balances. In some cases, the accounts related to the revaluation of financial assets may have a negative balance. | |
| 1000 | Cash in vault and other money values |
| | The group is designated for the bookkeeping of cash in national currency and foreign currency, held in the vault of the bank, of its branch, in remote subdivisions, in ATMs belonging to the bank and the bank's exchange offices, as well as for the bookkeeping of money values, traveller’s cheques purchased for trading and of commemorative and jubilee banknotes and coins. |
| 1001 | Cash in vault |
| 1002 | Cash in transit |
| 1003 | Cash in foreign exchange office of the licensed bank |
| 1004 | Cash in other subdivisions |
| 1005 | Cash in bank's automated teller machines (ATM) and in other devices |
| 1007 | Travellers’ checks |
| 1008 | Commemorative and jubilee banknotes and coins |
| | Account 1001 is designated for the bookkeeping of existence and movement of cash in national currency and in foreign currency within the vault of the bank (branch). |
| | The debit of the account records the receipt of cash in favour of the bank, customers of the bank, state budget, other banks and other individuals and legal entities. |
| | The credit of the account records the issue of cash in favour of customers of the bank, other banks and other individuals and legal entities. |
| | The account has a debit balance and represents the cash existent in the bank's vault. |
| | Account 1002 is designated for the bookkeeping of the movement of cash in national currency and foreign currency delivered from the National Bank to the bank's head office and vice versa, from the head office of the bank to the separate subdivision, internal structural subdivision and vice versa, from the separate subdivision to the internal structural subdivision and vice versa, from the bank to banks and vice versa, as well as the bookkeeping of the movement of cash disposed from current accounts of the customers to the branches thereof. |
| | The debit of the account records the amount of cash in transit: <ul style="list-style-type: none"> - cash delivery from the bank for supplying other beneficiaries; - excess cash delivery from the separate subdivision, internal structural subdivision, internal structural subdivision of the branch, from ATM’s and other machines of the bank. |
| | The credit of the account records the amount of cash received by the beneficiaries. |
| | The account has a debit balance and represents the cash in transit. |
| | Account 1003 is designated for the bookkeeping of cash in national currency and in foreign currency with the bank's exchange office. |
| | The debit of the account records the cash of the bank's exchange office: <ul style="list-style-type: none"> - cash supply of the bank's exchange office; - foreign currency sale/purchase; |

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| | | - entering of the results (incomes) obtained from foreign currency sale/purchase; - traveller's cheques sale. |
| | | The credit of the account records the followings: - issue of cash; - cash excess delivery to the vault of the bank's central office; - the results (losses) obtained from foreign currency sale/purchase. |
| | | The account has a debit balance and represents the cash existent in the bank's exchange office. |
| | | Account 1004 is designated for the bookkeeping of cash in national currency and foreign currency existent in the vaults of other subdivisions (representative offices or agencies). |
| | | The debit of the account records the cash received in the vault of other subdivisions (representative offices or agencies). |
| | | The credit of the account records the issue of cash from the vault of other subdivisions (representative offices or agencies). |
| | | The account has a debit balance and represents the cash existent in the vault of other subdivisions (representative offices or agencies). |
| | | Account 1005 is designated for the bookkeeping of cash in ATMs and other machines of the bank. |
| | | The debit of the account records the cash deposited in bank's ATMs and other machines of the bank. |
| | | The credit of the account records the cash withdrawn from the bank's ATMs and other machines of the banks. |
| | | The account has a debit balance and represents the cash in the bank's ATMs and other machines of the bank. |
| | | Account 1007 is designated for the bookkeeping of existence and movement of traveller's cheques in foreign currency purchased for sale from the issuing bank or purchased from customers with the purpose of delivering them to issuing banks for liquidation. |
| | | The debit of the account records the amount of traveller's cheques purchased from the issuing bank for further trading or from customers with the purpose of delivering to foreign issuing banks for receiving the foreign exchange coverage. |
| | | The credit of the account records the value of sold traveller's cheques, the amount of cheques delivered for payment to the issuing bank. |
| | | The account has a debit balance and represents the face value of traveller's cheques held by the bank. |
| | | Account 1008 is designated for the bookkeeping of the face value of purchased commemorative and jubilee banknotes and coins. |
| | | The debit of the account records the face value of purchased commemorative and jubilee banknotes and coins. |
| | | The credit of the account records the face value of written-off commemorative and jubilee banknotes and coins. |
| | | The account has a debit balance and represents the face value of commemorative and jubilee banknotes and coins held by the bank. |
| 1030 | "Nostro" accounts | |
| | The group is designated for the bookkeeping of funds recorded on "Nostro" accounts with the National Bank of Moldova and other banks (in national currency and in foreign currency), as well as the funds reserved with the NBM for cash operations. Within this group there are also reflected the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) on "Nostro" accounts. | |
| | 1031 | "Nostro" account with the NBM |
| | 1032 | "Nostro" account with licensed banks |

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| 1034 | “Nostro” accounts for securities transactions |
| 1036 | “Nostro” account with the NBM for cash operations |
| 1037 | Contra-account Allowances for impairment losses on “Nostro” accounts |
| | Account 1031 is designated for the bookkeeping of funds recorded on “Nostro” account with the NBM (in national currency only). |
| | The debit of the account records the amount of funds in the account opened with the National Bank of Moldova. |
| | The credit of the account records the funds derecognized from the account both by transfer and in cash. |
| | The account has a debit balance and represents the availability of the bank on the account opened with the NBM. |
| | Account 1032 is designated for the bookkeeping of the funds in foreign currency on “Nostro” accounts opened with the licensed and foreign banks. |
| | The debit of the account records the amount of funds in foreign currency on “Nostro” accounts opened with the licensed and foreign banks. |
| | The credit of the account records the amount of funds in foreign currency, written off from “Nostro” accounts opened with the licensed and foreign banks. |
| | The account has a debit balance and represents the bank's availability in foreign currency on “Nostro” accounts opened with the licensed and foreign banks. |
| | Account 1034 is designated for the bookkeeping of funds placed in the Settlement bank for operations with securities at the Stock Exchange. |
| | The debit of the account records the amount of funds transferred on the account 2034 opened with the Settlement bank. |
| | The credit of the account records the amounts derecognized from the account. |
| | The account has a debit balance and represents the bank's funds available for carrying out payment card operations. |
| | Account 1036 is designated for the bookkeeping of funds (in national currency) for carrying out cash operations through NBM: depositing the surplus of cash, releasing cash to banks and other cash operations. |
| | The debit of the account records the amount of funds reserved by the bank for carrying out cash operations and the deposited cash surplus, etc. |
| | The credit of the account records the funds released or transferred to “Nostro” accounts and other cash operations. |
| | The account has a debit balance and represents funds reserved and deposited by the bank. |
| | Account 1037 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) of “Nostro” accounts and payments thereof. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the formation/increase of allowances for impairment losses on “Nostro” accounts. |
| | The debit of the account records the decrease in allowances for impairment or writing off losses as a result of derecognition of “Nostro” accounts. |
| | The account has a credit balance and represents the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) on “Nostro” accounts and payments thereof, on the reporting date. |

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| 1060 | Overnight placements |
| | The group is designated for the bookkeeping of funds placed overnight with the National Bank of Moldova, with banks – unrelated parties and with banks – related parties. |
| 1061 | Overnight placements with the NBM |
| 1062 | Overnight placements with banks – unrelated parties |
| 1063 | Overnight placements with banks – related parties |
| | Account 1061 is designated for the bookkeeping of the existence and movement of funds placed overnight with the NBM. |
| | The debit of the account records the amount of means placed overnight with the NBM. |
| | The credit of the account records the reimbursement by the NBM of funds placed overnight. |
| | The account has a debit balance and represents funds placed overnight with the NBM. |
| | Account 1062 is designated for the bookkeeping of the existence and movement of funds placed overnight with banks – unrelated parties. |
| | The debit of the account records the funds placed overnight with banks – unrelated parties. |
| | The credit of the account records the reimbursement by banks – unrelated parties of funds previously placed overnight. |
| | The account has a debit balance and represents the amount of funds placed overnight with banks – unrelated parties. |
| | Account 1063 is designated for the bookkeeping of the existence and movement of funds placed overnight with banks – unrelated parties. |
| | The debit of the account records the funds placed overnight with banks – unrelated parties. |
| | The credit of the account records the reimbursement by banks – unrelated parties of funds previously placed overnight. |
| | The account has a debit balance and represents the amount of funds placed overnight with banks – unrelated parties. |
| 1070 | Pledged sight placements with banks |
| | The group is designated for the bookkeeping of pledged sight placements. Within this group there are also reflected the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) on pledged sight placements with banks. |
| 1075 | Pledged sight placements |
| 1076 | Contra-account Allowances for impairment losses on pledged sight placements with banks |
| | Account 1075 is designated for the bookkeeping of funds placed with other banks as pledge for certain transactions (payment card operations, securities, etc.). |
| | The debit of the account records the bank's funds placed as pledge. |
| | The credit of the account records the funds derecognized from the account as a result of their reimbursement. |
| | The account has a debit balance and represents the bank's funds placed as pledge. |
| | Account 1076 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) of pledged sight placements with banks and payments thereof. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the formation/increase of allowances for impairment losses on pledged sight placements with banks. |

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| | | The debit of the account records the decrease in allowances for impairment or writing off losses as a result of derecognition of pledged sight placements with banks. |
| | | The account has a credit balance and represents the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) pledged sight placements with banks and payments thereof, on the reporting date. |
| 1090 | Term placements with banks | |
| | The group is designated for the bookkeeping of funds placed on term with the National Bank of Moldova and other banks with their distribution as in accordance with placements terms and place. Within this group there are also reflected the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) on term placements with banks. | |
| | 1091 | Short-term placements with the NBM (1 month and less) |
| | 1092 | Short-term placements with the NBM (over 1 month and up to 1 year inclusive) |
| | 1093 | Short-term placements with banks – unrelated parties (1 month and less) |
| | 1094 | Short-term placements with banks - unrelated parties (over 1 month and up to 1 year inclusive) |
| | 1095 | Short-term placements with banks – unrelated parties (1 month and less) |
| | 1096 | Short-term placements with banks – unrelated parties (over 1 month and up to 1 year inclusive) |
| | 1097 | Required reserves placed with the NBM |
| | 1099 | Interest-free placements with banks |
| | 1102 | Medium-term placements with banks – unrelated parties (over 1 year and up to 5 years inclusive) |
| | 1103 | Medium-term placements with banks – related parties (over 1 year and up to 5 years inclusive) |
| | 1105 | Medium-term placements with banks – unrelated parties (more than 5 years) |
| | 1106 | Medium-term placements with banks – related parties (more than 5 years) |
| | 1111 | Pledged term placements with banks |
| | 1112 | Contra-account Allowances for impairment losses on term placements with banks |
| | | Accounts 1091–1096 are designated for the bookkeeping of funds placed on term with the National Bank of Moldova and other banks for a short term, taking into account the contractual conditions between the parties. |
| | | The debit of the account records the funds placed with the banks on short-term. |
| | | The credit of the account records the received (cash in) funds placed previously on short-term with banks. |
| | | The account has a debit balance and represents the amount of funds placed on short-term with the NBM and other banks. |
| | | Account 1097 is designated for the bookkeeping of funds placed and maintained as the bank's required reserves on a special account with the NBM, as in accordance with the provisions of normative acts. |
| | | The debit of the account records the funds placed and maintained as required reserves. |
| | | The credit of the account records the decrease of the amount of required reserves placed with the NBM. |
| | | The account has a debit balance and represents the amount of required reserves maintained during the reporting period. |
| | | Account 1099 is designated for the bookkeeping of funds placed with overdue term and with suspended calculation of interest. |
| | | The debit of the account records the funds placed previously with banks with overdue term and with suspended calculation of interest. |
| | | The credit of the account records the reimbursement of funds or their transfer to term deposits (based on a new contract). |

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| | | The account has a debit balance and represents the amount of funds placed with banks with no calculation of interest. |
| | | Accounts 1102–1106 are designated for the bookkeeping of medium-term or long-term funds placed with banks, taking into account the contractual conditions between parties. |
| | | The debit of the account records the medium-term or long-term funds placed with banks. |
| | | The credit of the account records the reimbursement of medium-term or long-term funds placed previously with banks. |
| | | The accounts have debit balance and represents the amount of medium-term or long-term placements. |
| | | Account 1111 is designated for the bookkeeping of funds placed as pledge by the bank on term with other banks. |
| | | The debit of the account records funds placed as pledge by the bank with other banks. |
| | | The credit of the account records the reimbursement of funds placed previously as pledge or their derecognition in accordance with the contractual conditions. |
| | | The account has a debit balance and represents the amount of pledged placements with other banks. |
| | | Account 1112 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) of term placements with banks and payments thereof. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the formation/increase of allowances for impairment losses on term placements with banks. |
| | | The debit of the account records the decrease in allowances for impairment or writing off losses as a result of derecognition of term placements with banks. |
| | | The account has a credit balance and represents the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on term placements with banks and payments thereof, on the reporting date. |
| 1150 | Financial assets at fair value through profit or loss | |
| | The group is designated for the bookkeeping of financial assets at fair value through profit or loss (financial assets held for trading and financial assets designated at fair value through profit or loss at initial recognition), as well as the bookkeeping of the option to designate a financial asset at fair value through profit or loss. | |
| | 1151 | State securities at fair value through profit or loss |
| | 1152 | Shares at fair value through profit or loss |
| | 1153 | Other financial assets at fair value through profit or loss |
| | 1154 | Pledged securities at fair value through profit or loss |
| | 1155 | Premiums on securities at fair value through profit or loss |
| | 1156 | Contra-account Discounts on securities at fair value through profit or loss |
| | 1157 | Revaluation of financial assets at fair value through profit or loss |
| | | Accounts 1151-1153 is designated for the bookkeeping of treasury bills, state bonds and other state securities (foreign securities, securities issued by the NBM, etc.), and other financial assets at fair value through profit and loss. These accounts may also reflect the premiums/discounts and the amounts of financial assets revaluation at fair value through profit and loss, if the accounting policy does not provide for a separate bookkeeping for them. |
| | | The debit of the accounts records the followings: - fair value on initial recognition of purchased financial assets; |

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| | | <ul style="list-style-type: none"> - positive revaluation amount of securities following the determination of fair value during the holding period or their writing-off; - amount of discounts amortization; |
| | | <p>The credit of the accounts records the followings:</p> <ul style="list-style-type: none"> - fair value of financial assets sold or written-off; - negative revaluation amount following the revaluation of securities; - amount of premiums amortization. |
| | | The account has a debit balance and represents the amount of financial assets at fair value through profit and loss. |
| | | Account 1154 is designated for the bookkeeping of securities from bank's portfolio at fair value through profit and loss pledged for obtaining loans/borrowings. This account may also reflect the premiums/discounts and the revaluation amounts of securities at fair value through profit and loss pledged, if the accounting policy does not provide a different bookkeeping for them. |
| | | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - fair value on initial recognition of securities offered as pledge; - the positive revaluation amount as a result of determining the fair value during the holding period and when writing it off; - amount of discounts amortization; |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - fair value on securities offered as pledge: returned to the account of term securities; - derecognition in the case of non-repayment of the obtained credit/loans; - redeemed by the issuer at maturity; - the negative revaluation amount following the previous revaluation; - amount of premiums amortization. |
| | | The account has a debit balance and represents the amount of securities at fair value through profit and loss that are currently pledged. |
| | | Account 1155 is designated for the bookkeeping of premiums on securities at fair value through profit and loss, if the accounting policy does not provide for a separate bookkeeping for them. |
| | | The debit of the account records the amount of premiums on securities at fair value through profit and loss purchased or the transfer of non-amortized premiums on the securities price when moving from the portfolio evaluated at amortized cost to the financial assets portfolio at fair value through profit and loss. |
| | | The credit of the account records the monthly amortization of the premiums. |
| | | The account has a debit balance and represents the premium on securities at fair value through profit and loss. |
| | | Account 1156 is designated for the bookkeeping of discounts on purchased securities at fair value through profit and loss, if the accounting policy does not provide for a separate bookkeeping for them. |
| | | The credit of the account records the amount of discounts on securities at fair value through profit and loss or the transfer of unredeemed discounts in the securities price when moving from the portfolio evaluated at amortized cost to the financial assets portfolio at fair value through profit and loss. |
| | | The debit of the account records the monthly amortization of the discounts. |
| | | The account has a credit balance and represents the discounts on securities at fair value through profit and loss. |
| | | Account 1157 is designated for the bookkeeping of the revaluation of financial assets at fair value through profit and loss, if the accounting policy does not provide for a separate bookkeeping for them. |
| | | The debit of the account records the amount of positive revaluation of financial assets following the determination of fair value during the holding period and when writing it off. |
| | | The credit of the account records the amount of negative revaluation of financial assets found during the holding period and when writing it off. |

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| | | The account may have a credit balance (in case of negative revaluation) or a debit balance (in case of positive revaluation). |
| 1160 | Financial assets at fair value through other elements of comprehensive income | |
| | The group is designated for the bookkeeping of securities and other financial assets at fair value through other elements of comprehensive income. | |
| 1161 | State securities at fair value through other elements of comprehensive income | |
| 1162 | Shares and equity stakes at fair value through other elements of comprehensive income | |
| 1163 | Other financial assets at fair value through other elements of comprehensive income | |
| 1164 | Pledged securities at fair value through other elements of comprehensive income | |
| 1165 | Premiums on securities at fair value through other elements of comprehensive income | |
| 1166 | Contra-account Discounts on securities at fair value through other elements of comprehensive income | |
| 1168 | Revaluation of financial assets at fair value through other elements of comprehensive income | |
| | Accounts 1161-1163 are designated for the bookkeeping of state securities, shares and equity stakes, other securities (foreign securities, securities issued by the NBM, etc.) and other financial assets at fair value through other elements of comprehensive income held by the bank. These accounts may also reflect the premiums/discounts and the amounts of financial assets revaluation at fair value through other elements of comprehensive income, if the accounting policy does not provide for a separate bookkeeping for them. | |
| | The debit of the accounts records the followings: - fair value at the initial recognition of financial assets at fair value through other elements of comprehensive income; - amount of positive revaluation; - amount of discounts amortization; | |
| | The credit of the account records the followings: - derecognition of the sold securities, redeemed by the issuer at maturity or written off; - derecognition of other financial assets at fair value through other elements of comprehensive income, sold, redeemed by the issuer at maturity or written off; - amount of negative revaluation; - amount of premiums amortization. | |
| | The account has a debit balance and represents the amount of financial assets at fair value through other elements of comprehensive income. | |
| | Account 1164 is designated for the bookkeeping of securities from bank's portfolio at fair value through at fair value through other elements of comprehensive income pledged for obtaining loans/borrowings. This account may also reflect the premiums/discounts and the revaluation amounts of pledged securities at fair value through other elements of comprehensive income, if the accounting policy does not provide a different bookkeeping for them. | |
| | The debit of the accounts records the followings: - purchase price of pledged securities at fair value through other elements of comprehensive income; - amount of positive revaluation; - amount of discounts amortization; | |
| | The credit of the account records the followings: - purchase price of securities: returned to the term securities account; - derecognition in the case of non-repayment of the obtained credit; - redeemed by the issuer at maturity; - amount of negative revaluation; - amount of premiums amortization. | |
| | The account has a debit balance and represents the amount of securities at fair value through other elements of comprehensive income that are currently pledged. | |

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| | Account 1165 is designated for the bookkeeping of premiums on securities at fair value through other elements of comprehensive income. |
| | The debit of the account records the amount of premiums on securities at fair value through other elements of comprehensive income purchased or the transfer of non-amortized premiums on the securities price when moving the securities at amortized cost to the financial assets portfolio at fair value through other elements of comprehensive income. |
| | The credit of the account records the monthly amortization of the premiums. |
| | The account has a debit balance and represents the premium on securities at fair value through other elements of comprehensive income. |
| | Account 1166 is designated for the bookkeeping of discounts on securities at fair value through other elements of comprehensive income. |
| | The credit of the account records the amount of discounts on securities at fair value through other elements of comprehensive income purchased or the transfer of non-amortized discounts on the securities price when moving the securities at amortized cost to the financial assets portfolio at fair value through other elements of comprehensive income. |
| | The debit of the account records the monthly amortization of the discounts. |
| | The account has a credit balance and represents the discounts on securities at fair value through other elements of comprehensive income. |
| | Account 1168 is designated for the bookkeeping of the revaluation of financial assets at fair value through other elements of comprehensive income, if the accounting policy does not provide for a separate bookkeeping for them. |
| | The debit of the account records the amount of positive revaluation of financial assets at fair value through other elements of comprehensive income following the determination of fair value during the holding period and when writing it off. |
| | The credit of the account records the amount of negative revaluation of financial assets at fair value through other elements of comprehensive income found during the holding period and when writing it off. |
| | The account may have a credit balance (in case of negative revaluation of financial assets value at fair value through other elements of comprehensive income) or a debit balance (in case of positive revaluation of financial assets value at fair value through other elements of comprehensive income). |
| 1180 | Financial assets to the amortized cost |
| | The group is designated for the bookkeeping of financial assets at amortized cost. The premiums and discounts on the securities at amortized cost shall be reflected under the given group. |
| 1181 | Securities issued by NBM at amortized cost |
| 1182 | (Short-term) state securities at amortized cost |
| 1183 | (Mediu-term) state securities at amortized cost |
| 1184 | (Long-term) state securities at amortized cost |
| 1185 | Pledged securities at amortized cost |
| 1186 | Other financial assets at amortized cost |
| 1191 | Premiums on securities at amortized cost |
| 1192 | Contra-account Discounts on securities at amortized cost |
| 1193 | Contra-account Allowances for impairment losses on financial assets at amortized cost |
| | Account 1181 is designated for the bookkeeping of securities issued by the NBM, purchased and evaluated at amortized cost. |
| | The debit of the account records the face value of the securities issued by the NBM, purchased and evaluated at amortized cost. |

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| | | The credit of the account records the face value of the securities issued by the NBM, redeemed by the issuer at the maturity or their transfer to the portfolio of securities at fair value through other elements of comprehensive income and the depreciation value amount. |
| | | The account has a debit balance and represents the value of securities issued by the NBM, purchased and evaluated at amortized cost in the bank's portfolio. |
| | | Accounts 1182-1184 are designated for the bookkeeping of state securities issued by the Minister of Finance of the Republic of Moldova, purchased for investment purposes and evaluated at amortized cost. |
| | | The debit of the account records the face value of state securities purchased and evaluated at amortized cost. |
| | | The credit of the accounts records the face value of the state securities, redeemed by the issuer at the maturity or their transfer to the portfolio of securities at fair value through other elements of comprehensive income and the depreciation value amount. |
| | | The accounts have a debit balance and represent the nominal value of state securities purchased and evaluated at amortized cost. |
| | | Account 1185 is designated for the bookkeeping of securities the portfolio of those evaluated at amortized cost and pledged upon credits obtaining. |
| | | The debit of the account records the face value of securities from the portfolio of those pledged and evaluated at amortized cost. |
| | | The credit of the account records the face value of securities: - refunded to the respective account of the term securities; - derecognition in the case of non-repayment of the obtained credit; - redeemed by the issuer at maturity; - depreciation value amount. |
| | | The account has a debit balance and represents the face value of securities at amortized cost pledged at the moment. |
| | | Account 1186 is designated for the bookkeeping of other financial assets (including the equity stakes) purchased for investment purposes at amortized cost. |
| | | The debit of the account records the face value of other financial assets purchased for investment purposes at amortized cost. |
| | | The credit of the account records the face value of other financial assets purchased for investment purposes, redeemed by the issuer at the maturity or their transfer to the portfolio of financial assets at fair value through other elements of comprehensive income and the depreciation value amount. |
| | | The account has a debit balance and represents the face value of other financial assets (including the equity stakes) purchased for investment purposes at amortized cost. |
| | | Account 1191 is designated for the bookkeeping of premiums on securities purchased and evaluated at amortized cost. |
| | | The debit of the account records the amount of premiums on purchased securities and evaluated at amortized cost. |
| | | The credit of the account records the monthly amortization of premiums or the transfer of non-amortized premiums in the price of securities in case of moving the securities at amortized cost into the portfolio of securities at fair value through other elements of comprehensive income. |
| | | The account has a debit balance and represents the value of securities, purchased and evaluated at amortized cost. |
| | | Account 1192 is designated for the bookkeeping of premiums on securities purchased and evaluated at amortized cost. |
| | | The credit of the account records the amount of discounts on purchased securities and evaluated at amortized cost. |

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| | | The debit of the account records the monthly amortization of discounts or the transfer of non-amortized discounts in the price of securities in case of moving the securities at amortized cost into the portfolio of securities at fair value through other elements of comprehensive income. |
| | | The account has a credit balance and represents the discount of securities, purchased and evaluated at amortized cost. |
| | | Account 1193 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) of financial assets at amortized cost and payments thereof, for 12 months of lifetime. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the formation/increase of allowances for impairment losses on financial assets at amortized cost. |
| | | The debit of the account records the decrease in allowances for impairment or writing off financial assets at amortized cost as a result of derecognition of securities. |
| | | The account has a credit balance and represents the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on financial assets at amortized cost and payments thereof, on the reporting date. |
| 1220 | REPO agreements | |
| | | The group is designated for the bookkeeping of securities purchased within REPO operations on condition of reselling them at the purchase price plus the established interest rate. |
| | 1221 | Securities purchased according to REPO agreements. |
| | 1222 | Contra-account Allowances for impairment losses on securities purchased under “REPO” agreements |
| | | Account 1221 is designated for the bookkeeping of securities purchased according to REPO agreements to be further resold. |
| | | The debit of the account records the value of securities at the purchase price established in the contract with the condition to resell them later. |
| | | The credit of the account records the followings: - the value of securities resold or transfer to the bank's portfolio; - derecognition from the account of impairment of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The account has a debit balance and represents the value of securities purchased according to REPO agreements. |
| | | Account 1222 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) of securities purchased under “REPO” agreements and payments thereof. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the formation/increase of allowances for impairment losses on securities purchased under “REPO” agreements. |
| | | The debit of the account records the decrease in allowances for impairment or writing off losses as a result of derecognition of securities purchased under “REPO” agreements. |
| | | The account has a credit balance and represents the allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) on securities purchased under “REPO” agreements and payments thereof, on the reporting date. |

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| 1230 | Loans granted to agriculture |
| | The group is designated for the bookkeeping of loans granted to agriculture, fish farming and forestry. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) on loans granted to agriculture and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |
| 1231 | Short-term loans granted to agriculture |
| 1232 | Medium-term loans granted to agriculture |
| 1233 | Long-term loans granted to agriculture |
| 1236 | Contra-account Adjustment to the amortized cost of loans granted to agriculture |
| 1237 | Contra-account Allowances for impairment losses on loans granted to agriculture and payments thereof |
| | Accounts 1231 , 1232 , 1233 are designated for the bookkeeping of term loans granted for the development and maintenance of the economic situation of agriculture/ fish farming/forestry. |
| | The debit of the accounts records the followings: - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The accounts have a debit balance and represent the amount of debt on loans granted to agriculture/fish farming/forestry. |
| | Account 1236 is designated for the bookkeeping of amounts that adjust the face value of the loans granted to agriculture, which adjust its value to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of the loans granted to agriculture at amortised cost, in some cases the account may have a debit balance. |
| | Account 1237 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected credit loss) on loans granted to the agriculture and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; |

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| | | - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to agriculture and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1240 | Loans granted to food industry | |
| | The group is designated for the bookkeeping of loans granted to food industry. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to food industry and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1241 | Short-term loans granted to food industry |
| | 1242 | Medium-term loans granted to food industry |
| | 1243 | Long-term loans granted to food industry |
| | 1246 | Contra-account Adjustment to the amortized cost of loans granted to food industry |
| | 1247 | Contra-account Allowances for impairment losses on loans granted to food industry and payments thereof |
| | | Accounts 1241, 1242, 1243 are designated for the bookkeeping of loans granted on term for the development and maintenance of economic situation of food industry. |
| | | The debit of the accounts records the followings: - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The account has a debit balance and represents the amount of debt on loans granted to food industry. |
| | | Account 1246 is designated for the bookkeeping of the amounts that adjust the face value of loan granted to food industry that adjust the loan value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loans granted to food industry to the amortized cost, but, in some cases the account may have a debit balance. |
| | | Account 1247 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to energy industry and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; |

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| | | - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to food industry and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1260 | Loans granted to constructions sector | |
| | Within this group there are also reflected the loans granted for the acquisition and organization of worked and unworked ground, including land reclamation. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to constructions sector and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1261 | Short-term loans granted to constructions sector |
| | 1262 | Medium-term loans granted to constructions sector |
| | 1263 | Long-term loans granted to constructions sector |
| | 1266 | Loans granted to construction of housing cooperatives (CHC) for the period of construction |
| | 1267 | Loans granted to construction of housing cooperatives (CHC) put into operation |
| | 1268 | Contra-account Adjustment to the amortized cost of loans granted to constructions sector and payments thereof |
| | 1269 | Contra-account Allowances for impairment losses on loans granted to construction sector and payments thereof |
| | | Accounts 1261, 1262, 1263 are designated for the bookkeeping of term loans granted to constructions sector. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The accounts have a debit balance and represent the amount of debts on loans granted to constructions sector. |
| | | Account 1266 is designated for the bookkeeping of loans granted to the construction of housing cooperatives for the constructions over the period prior to putting into operation. |
| | | The debit of the account records the amount of the loan granted to construction of housing cooperatives during the building period. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - reimbursement of the granted loan; - derecognition of loans and payments thereof; |

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| | | - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The account has a debit balance and represents the amount of debts on loans granted to construction of housing cooperatives during the construction period. |
| | | Account 1267 is designated for the bookkeeping of loans previously granted to housing construction cooperative, subject to the reimbursement following the putting into operation of the unit. |
| | | The debit of the accounts records the followings: - the amount of the loan granted to construction of housing cooperatives; |
| | | The credit of the account records the followings: - reimbursement of the loan; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The account has a debit balance and represents the amount of debts on loans granted to construction of housing cooperatives (CHC) put into operation. |
| | | Account 1268 is designated for the bookkeeping of the amounts that adjust the face value of the loans granted to constructions sector that adjusts its value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to constructions to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1269 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to constructions sector and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to construction sector and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1290 | Consumption loans | |
| | The group is designated for the bookkeeping of loans granted to individuals for household, family and other personal expenses. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount | |

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| | of the loan expected losses during 12 months or during lifetime) on consumption loans granted to constructions sector and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |
| 1291 | Short-term consumption loans |
| 1292 | Medium-term consumption loans |
| 1293 | Long-term consumption loans |
| 1296 | Counter-account Adjustment to the amortized cost of consumption loans |
| 1297 | Contra-account Allowances for impairment losses on consumption loans and payments thereof |
| | Accounts 1291, 1292, 1293 are designated for the bookkeeping of term loans granted to individuals for different primary purposes. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The accounts have a debit balance and represent the amount of debts on loans granted for consumption. |
| | Account 1296 is designated for the bookkeeping of the amounts that adjust the value of the consumption loans to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of the consumption loans to the amortized cost; however, in some cases the account may have a debit balance. |
| | Account 1297 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on consumption loans and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or |

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| | during lifetime) on consumption loans and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1310 | Loans granted to services sector |
| | The group is designated for the bookkeeping of loans granted to services sector (accommodation, laundry, healthcare, food, legal and accounting advice, etc.). Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to service sector and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |
| | 1311 Short-term loans granted to services sector |
| | 1312 Medium-term loans granted to services sector |
| | 1313 Long-term loans granted to services sector |
| | 1314 Contra-account Adjustment to the amortized cost of loans granted to services sector |
| | 1315 Contra-account Allowances for impairment losses on loans granted to services sector |
| | Accounts 1311-1313 are designated for the bookkeeping of term loans granted to services sector. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The accounts have a debit balance and represent the amount of debts on loans granted to services sector. |
| | Account 1314 is designated for the bookkeeping of the amounts that adjust the face value of the loans granted to services sector to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amount that adjusts the face value of the loans granted to services sector to the amortized cost, but in some cases the account may have a debit balance as well. |
| | Account 1315 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to service sector and payments depreciation other than the principal (interest, commissions), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: |

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| | | <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the previously calculated value, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to service sector and the coverage of loss caused by the payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1320 | Loans granted to energy industry | |
| | The group is designated for the bookkeeping of loans granted to energy industry. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to energy industry and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1321 | Short-term loans granted to energy industry |
| | 1322 | Medium-term loans granted to energy industry |
| | 1323 | Long-term loans granted to energy industry |
| | 1326 | Contra-account Adjustment to the amortized cost of loans granted to energy industry |
| | 1327 | Contra-account Allowances for impairment losses on loans granted to energy industry and payments thereof |
| | | Accounts 1321 , 1322 , 1323 are designated for the bookkeeping of term loans granted energy and fuel industry. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The accounts have a debit balance and represent the amount of debts on loans granted to energy and fuel industry. |
| | | Account 1326 is designated for the bookkeeping of the amounts that adjust the face value of the loans granted to energy industry to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to energy industry to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1327 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to energy industry and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or |

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| | | for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to energy industry and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1330 | Overnight loans granted to banks | |
| | The group is designated for the bookkeeping of overnight loans granted to banks. | |
| 1331 | Overnight loans granted to banks – unrelated parties | |
| 1332 | Overnight loans granted to banks – related parties | |
| | Accounts 1331 , 1332 are designated for the bookkeeping of overnight loans granted to banks – unrelated parties and banks – related parties. | |
| | The debit of accounts records the amount of granted overnight loans. | |
| | The credit of accounts records the reimbursement of overnight loans previously granted, the transfer of loans within term loans granted to banks. | |
| | The accounts have a debit balance and represent the amount of debts on overnight loans granted to banks. | |
| 1340 | Overdrafts granted to banks | |
| | The group is designated for the bookkeeping of temporary overdrafts granted to banks. Within this group there are also reflected the amounts adjusting the face value of overdraft at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on overdrafts granted to banks and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| 1341 | Overdrafts granted to banks | |
| 1343 | Contra-account Adjustment of the value of overdrafts granted to banks to the amortized cost | |
| 1344 | Contra-account Allowances for impairment losses on overdrafts granted to banks loans and payments thereof | |
| | Account 1341 is designated for the bookkeeping of the overdraft permitted in “Loro” account opened in the bank for another bank. | |
| | The debit of the account records the amount of the overdraft granted to the bank. | |
| | The credit of the account records the followings: - reimbursement of the overdraft; - transfer of the overdraft into another account of loans for a determined term; - derecognition of loans and payments thereof; - overdraft payoff upon the pledge transfer into bank’s possession. | |
| | The account has a debit balance and represents the amount of debts related to the overdraft granted to the bank. | |

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| | | Account 1343 is designated for the bookkeeping of the amounts that adjust the face value of the overdraft to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of the overdraft to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the overdraft to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the overdraft to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1344 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) of the overdraft granted to banks and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for impairment losses on overdraft granted to banks during 12 months or during lifetime; - formation/increase of allowances for impairment losses on payments depreciation related to overdraft granted to banks, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on overdraft granted to banks/payments related to overdraft granted to banks other than the principal (interest, commissions, etc.), as compared to the previously calculated value, during 12 months or during lifetime; - writing off allowances for impairment losses on overdraft granted to banks/payments related to the granted overdraft other than the principal (interest, commissions, etc.), as a result of derecognizing the overdraft granted to banks and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) of the overdraft granted to banks and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1350 | Loans granted to banks | |
| | The group is designated for the bookkeeping of loans granted to banks. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to banks and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1351 | Short-term loans granted to banks – unrelated parties |
| | 1352 | Medium-term loans granted to banks – unrelated parties |
| | 1353 | Long-term loans granted to banks – unrelated parties |
| | 1354 | Short-term loans granted to banks – related parties |
| | 1355 | Medium-term loans granted to banks – related parties |
| | 1356 | Long-term loans granted to banks – related parties |
| | 1358 | Contra-account Adjustment to the amortized cost of loans granted to banks |
| | 1359 | Contra-account Allowances for impairment losses on loans granted to banks and payments thereof |

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| | Accounts 1351-1356 is provided for the bookkeeping of term loans granted to banks – unrelated parties and banks – related parties, taking into account the contractual conditions between parties. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The account has a debit balance and represents the amount of debts on term loans granted to banks. |
| | Account 1358 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to bank, which adjusts it to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to bank to the amortized cost, in some cases the account may have a debit balance. |
| | Account 1359 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to banks and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the previously calculated value, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to banks and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1360 | Loans granted to institutions funded by the state budget |
| | The group is designated for the bookkeeping of loans granted to institutions funded from the state budget for different purposes. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to institutions funded by the state budget and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |

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| 1361 | Short-term loans granted to institutions funded by the state budget |
| 1362 | Medium-term loans granted to institutions funded by the state budget |
| 1363 | Long-term loans granted to institutions funded by the state budget |
| 1366 | Contra-account Adjustment to the amortized cost of loans granted to institutions funded by the state budget |
| 1367 | Contra-account Allowances for impairment losses on loans granted to institutions funded by the state budget and payments thereof |
| | Accounts 1361-1363 are designated for the bookkeeping of term loans granted to institutions funded from the state budget. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The account has a debit balance and represents the amount of debts on loans granted to institutions funded from the state budget. |
| | Account 1366 is designated for the bookkeeping of the amounts that adjust the face value of the loans granted to the institutions funded from the state budget, which adjusts their value to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of the loans granted to the institutions funded from the state budget at amortized cost, in some cases the account may have a debit balance. |
| | Account 1367 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to institutions funded by the state budget and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the previously calculated value, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |

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| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to institutions funded by the state budget and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1370 | Loans granted to the National Social Insurance House/National Health Insurance Company | |
| | The group is designated for the bookkeeping of loans granted to the National Social Insurance House and to National Health Insurance Company for different purposes. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to National Social Insurance House/National Health Insurance Company and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1371 | Short-term loans granted to the National Social Insurance House |
| | 1372 | Medium-term loans granted to the National Social Insurance House |
| | 1373 | Long-term loans granted to the National Social Insurance House |
| | 1374 | Short-term loans granted to the National Health Insurance Company |
| | 1375 | Medium-term loans granted to the National Health Insurance Company |
| | 1376 | Long-term loans granted to the National Health Insurance Company |
| | 1378 | Contra-account Adjustment at amortized cost of loans granted to the National Social Insurance House/National Health Insurance Company |
| | 1379 | Contra-account Allowances for impairment losses on loans granted to National Health Insurance Company/National Social Insurance House and payments thereof |
| | Accounts 1371-1376 are designated for the bookkeeping of term loans granted to the National Social Insurance House and to National Health Insurance Company. | |
| | The debit of the accounts records the followings: - the amount of granted loans; - transfer of loans to another account of loans for a determined term; | |
| | The credit of the account records the followings: - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. | |
| | The accounts have a debit balance and represent the amount of debts on loans granted to the National Social Insurance House and to National Health Insurance Company. | |
| | Account 1378 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to the National Social Insurance House/National Health Insurance Company, which adjust its value at amortized cost. | |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it at amortized cost. | |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it at amortized cost. | |
| | The account has a credit balance and represents the amounts that adjust the face value of the loans granted to the National Social Insurance House/National Health Insurance Company; however, in some cases the account may have a debit balance. | |
| | Account 1379 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the National Social Insurance House/National Health Insurance Company | |

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| | and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | The account, on the reporting date, has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to National Social Insurance House/National Health Insurance Company and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1380 | Loans granted to the Government |
| | The group is designated for the bookkeeping of loans granted to the Government for different purposes. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the Government and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |
| 1381 | Short-term loans granted to the Government |
| 1382 | Medium-term loans granted to the Government |
| 1383 | Long-term loans granted to the Government |
| 1386 | Contra-account Adjustment at amortized cost of loans granted to the Government |
| 1387 | Contra-account Allowances for impairment losses on loans granted to Government and payments thereof |
| | Accounts 1381-1383 are designated for the bookkeeping of term loans granted to the Government for different purposes. |
| | The debit of the accounts records the followings: - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The accounts have a debit balance and represent the amount of debts on term-loans granted to the Government. |
| | Account 1386 is designated for the bookkeeping of the amounts that adjust the face value of loans granted to the Government that adjust its value to the amortized cost. |

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| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The balance of the account has a credit balance and represents the amounts that adjust the face value of the loan granted to the Government to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1387 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the Government and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the Government and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1390 | Loans granted to administrative-territorial units / institutions subordinated to administrative-territorial units | |
| | The group is designated for the bookkeeping of loans granted to administrative-territorial units and to institutions subordinated to administrative-territorial units for different purposes. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the administrative-territorial units / institutions subordinated to administrative-territorial units and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1391 | Short-term loans granted to administrative-territorial units |
| | 1392 | Medium-term loans granted to administrative-territorial units |
| | 1393 | Long-term loans granted to administrative-territorial units |
| | 1394 | Short-term loans granted to institutions subordinated to administrative-territorial units |
| | 1395 | Medium-term loans granted to institutions subordinated to administrative-territorial units |
| | 1396 | Long-term loans granted to institutions subordinated to administrative-territorial units |
| | 1398 | Contra-account Adjustment to the amortized cost of loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units |

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| 1399 | Contra-account Allowances for impairment losses on loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units and payments thereof |
| | Accounts 1391-1396 are designated for the bookkeeping of term loans granted to the administrative-territorial units and to institutions subordinated to them. |
| | The debit of the accounts records the followings: - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The accounts have a debit balance and represent the amount of debts on loans granted to the administrative-territorial units and to institutions subordinated to administrative-territorial units. |
| | Account 1398 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to the administrative-territorial unit or to the institution subordinated to the administrative-territorial unit, which adjust its value to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to the administrative-territorial unit or to the institution subordinated to the administrative-territorial unit to the amortized cost, in some cases the account may have a debit balance. |
| | Account 1399 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the administrative-territorial unit or to the institution subordinated to the administrative-territorial unit and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the administrative-territorial unit or to the institution subordinated to the administrative-territorial unit and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |

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| 1410 | Loans granted to productive industry |
| | The group is designated for the bookkeeping of loans granted to the productive industry. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to productive industry and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |
| 1411 | Short-term loans granted to productive industry |
| 1412 | Medium-term loans granted to productive industry |
| 1413 | Long-term loans granted to productive industry |
| 1416 | Contra-account Adjustment to the amortized cost of the loans granted to productive industry |
| 1417 | Contra-account Allowances for impairment losses on loans granted to productive industry and payments thereof |
| | Accounts 1411–1413 are designated for the bookkeeping of loans granted on term for the development and maintenance of economic situation of productive industry. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The accounts have a debit balance and represent the amount of debts on loans granted to the productive industry. |
| | Account 1416 is designated for the bookkeeping of amounts that adjust the face value of the loans granted to the productive industry that adjust its value to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to productive industry, in some cases the account may have a debit balance. |
| | Account 1417 is designated for the bookkeeping of allowances for impairment loss (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to productive industry and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; |

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| | | - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to productive industry and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1420 | Loans granted to commerce | |
| | The group is designated for the bookkeeping of loans granted to commerce. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to commerce and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1421 | Short-term loans granted to commerce |
| | 1422 | Medium-term loans granted to commerce |
| | 1423 | Long-term loans granted to commerce |
| | 1426 | Contra-account Adjustment to the amortized cost of the loans granted to commerce |
| | 1427 | Contra-account Allowances for impairment losses on loans granted to commerce and payments thereof |
| | | Accounts 1421-1423 are designated for the bookkeeping of the term loans granted for economic development and maintenance of commerce. |
| | | The debit of the accounts records the followings: - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The accounts have a debit balance and represent the amounts of loans granted to commerce. |
| | | Account 1426 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to commerce, witch adjust its value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to commerce to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1427 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the commerce and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; |

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| | | - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for 12-month or lifetime impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to the commerce and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1430 | Loans granted to financial non-banking sector | |
| | The group is designated for the bookkeeping of loans granted to financial non-banking sector. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to financial non-banking sector and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1431 | Short-term loans granted to financial non-banking sector |
| | 1432 | Medium-term loans granted to financial non-banking sector |
| | 1433 | Long-term loans granted to financial non-banking sector |
| | 1436 | Contra-account Adjustment to the amortized cost of the loans granted to financial non-banking sector |
| | 1437 | Contra-account Allowances for impairment losses on loans granted to financial non-banking sector and payments thereof |
| | | Accounts 1431-1433 are designated for the bookkeeping of the loans granted to the financial non-banking sector. |
| | | The debit of the accounts records the followings: - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The accounts have a debit balance and represent the amounts of loans granted to financial non-banking sector. |
| | | Account 1436 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to the financial non-banking sector, which adjusts its value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to the financial non-banking sector to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1437 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during |

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| | | lifetime) on loans granted to the financial non-banking sector and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically only on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to financial non-banking sector and the coverage of loss caused by the payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1440 | Loans for the purchase/construction of buildings | |
| | | The group is designated for the bookkeeping of loans granted to individuals for the purchase/construction of buildings. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to for the purchase/construction of buildings and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |
| | 1441 | Short-term loans for the purchase/construction of buildings |
| | 1442 | Medium-term loans for the purchase/construction of buildings |
| | 1443 | Long-term loans for the purchase/construction of buildings |
| | 1446 | Contra-account Adjustment to the amortized cost of the loans granted to for the purchase/construction of buildings |
| | 1447 | Contra-account Allowances for impairment losses on loans granted to for the purchase/construction of buildings and payments thereof |
| | | Accounts 1441-1443 are designated for the bookkeeping of term loans granted to individuals for operations related to the purchase/construction of buildings. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The accounts have a debit balance and represent the amount of debts on loans granted to for the purchase/construction of buildings. |

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| | | Account 1446 is designated for the bookkeeping of the amounts that adjust the face value of loan granted for the purchase/construction of buildings, which adjust its value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted for the purchase/construction of buildings to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1447 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to for the purchase/construction of buildings and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to for the purchase/construction of buildings and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1450 | Loans granted to non-commercial organizations | |
| | The group is designated for the bookkeeping of loans granted to non-commercial organizations. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to non-commercial organizations and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1451 | Short-term loans granted to non-commercial organizations |
| | 1452 | Medium-term loans granted to non-commercial organizations |
| | 1453 | Long-term loans granted to non-commercial organizations |
| | 1456 | Contra-account Adjustment to the amortized cost of the loans granted to non-commercial organizations |
| | 1457 | Contra-account Allowances for impairment losses on loans granted to non-commercial organizations and payments thereof |
| | | Accounts 1451-1453 are designated for the bookkeeping of the loans granted to the non-commercial organizations. |
| | | The debit of the accounts records the followings: |

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| | | <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The accounts have a debit balance and represent the amount of debts on loans granted to non- commercial organizations. |
| | | Account 1456 is designated for the bookkeeping of the amounts that adjust that face value of the loan granted to non-commercial organizations, which adjust its value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to non-commercial organizations to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1457 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to non-commercial organizations and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to non-commercial organizations and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1460 | Loans granted to individuals performing an activity | |
| | The group is designated for the bookkeeping of loans granted to individuals performing an entrepreneurial activity or other type of activity (including individual entrepreneurs, households, patent holders, notaries, lawyers, judicial executors, etc.). Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to individuals performing an activity and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |

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| | 1461 | Short-term loans granted to individuals performing an activity |
| | 1462 | Medium-term loans granted to individuals performing an activity |
| | 1463 | Long-term loans granted to individuals performing an activity |
| | 1466 | Contra-account Adjustment to the amortized cost of the loans granted to individuals performing an activity |
| | 1467 | Contra-account Allowances for impairment losses on loans granted to individuals performing an activity and payments thereof |
| | | Accounts 1461-1463 are designated for the bookkeeping of the loans granted to individuals performing an activity |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The accounts have a debit balance and represent the amount of debts on loans granted to individuals performing an activity. |
| | | Account 1466 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to individuals performing an activity, which adjusts it to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to individuals performing an activity to the amortized cost, in some cases the account may have a debit balance. |
| | | Account 1467 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to individuals performing an activity and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |

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| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to individuals performing an activity and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1470 | Loans granted to transport /telecommunication and network development | |
| | The group is designated for the bookkeeping of loans granted to transport, telecommunications and network development. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to transport, telecommunications and network development and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1471 | Short-term loans granted to transport /telecommunication and network development |
| | 1472 | Medium-term loans granted to transport /telecommunication and network development |
| | 1473 | Long-term loans granted to transport /telecommunication and network development |
| | 1476 | Contra-account Adjustment to the amortized cost of the loans granted to transport, telecommunications and network development |
| | 1477 | Contra-account Allowances for impairment losses on loans granted to transport /telecommunication and network development and payments thereof |
| | | Accounts 1471-1473 are designated for the bookkeeping of term loans granted to transport, telecommunications and network development. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - the amount of granted loans; - transfer of loans to another account of loans for a determined term; |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - transfer of loans to another account of loans for a determined term; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | | The account has a debit balance and represents the amount of debts on loans granted to transport, telecommunications and network development. |
| | | Account 1476 is designated for the bookkeeping of the amounts that adjust the face value of the loans granted to transport, telecommunications and network development, which adjust its value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to transport, telecommunications and network development to the amortized cost; however in some cases the account may have a debit balance. |
| | | Account 1477 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to transport, telecommunications and network development and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. <p style="margin-left: 40px;">If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or</p> |

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| | | for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on loans granted to transport, telecommunications and network development and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1490 | Other loans granted to customers | |
| | Group is designated for the bookkeeping of loans granted to customers, which are not reflected in other groups of separate accounts. Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on other loans granted to customers and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1491 | Overdrafts granted to customers |
| | 1492 | Loans granted through card accounts (credit cards) |
| | 1493 | Discounted commercial bills of exchange |
| | 1494 | Factoring |
| | 1495 | Bills of exchange |
| | 1496 | Other loans granted to customers |
| | 1497 | Contra-account Adjustment to the amortized cost of other loans granted to customers |
| | 1499 | Contra-account Allowances for impairment losses on other loans granted to customers and payments thereof |
| | | Account 1491 is designated for the bookkeeping of the overdraft granted to customers, which took the form of loan (stipulated in the contract). |
| | | The debit of the account records the amount of the overdraft allowed to customers. |
| | | The credit of the account records the followings: - reimbursement of the overdraft amount granted to customers; - transfer of the overdraft into an account of loans for a determined term; |
| | | The account has a debit balance and represents the amount of debts on granted overdraft. |
| | | Account 1492 is designated for the bookkeeping of funds granted by the bank to the payment card account in the form of a credit line. |
| | | The debit of the account records the amount of funds granted in the form of loans for the payments with credit cards. |
| | | The credit of the account records the reimbursement by customers of funds. |
| | | The account has a debit balance and represents the amount of debts on loans granted on the card account for making payments with credit cards. |

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| | Account 1493 is designated for the bookkeeping of credit resources placed into operations with discounted trade bills of exchange. Crediting of the holder of bills of exchange upon his/her request prior to the maturity of the bill of exchange (obtaining thus the discount, the interest and the commission). |
| | The debit of the account discounts the bills of exchange (purchase of bills of exchange by the bank from holders before due date). |
| | The credit of the account records the payment of the bills of exchange on due date (the nominal amount of the bill of exchange). |
| | The account has a debit balance and represents the amount of discounted (purchased) bills of exchange evaluated to their amortized cost. |
| | Account 1494 is designated for the bookkeeping of credit resources placed into factoring operations. The factoring represents the purchase by the bank from the supplying enterprise of the right of requesting and collecting of debts (invoices) for delivered goods and services rendered by the enterprise. |
| | The debit of the account records the loans granted to customers as a result of purchase of their debts purchase. |
| | The credit of the account records the reimbursement of loans. |
| | The account has a debit balance and represents the amount of purchased debts. |
| | Account 1495 is designated for the bookkeeping of purchased bills of exchange. |
| | The debit of the account records the bills purchase (record). |
| | The credit of the account records the amount of payment on bills. |
| | The account has a debit balance and represents the amount of purchased bills evaluated to their amortized cost. |
| | Account 1496 is designated for the bookkeeping of other loans granted to customers, which cannot be reflected within other groups of loans. |
| | The debit of the account records the amount of other loans granted to customers. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - loans reimbursements; - derecognition of loans and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The account has a debit balance and represents the amount of debts on other loans granted to customers. |
| | Account 1497 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to customers, which adjusts it to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | The account has a debit balance and represents the amounts that adjust the face value of other loans granted to customers to the amortized cost, in some cases the account may have a debit balance. |
| | Account 1499 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on other loans granted to customers and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. <p>If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss.</p> |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; |

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| | | - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on other loans granted to customers and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1510 | Other loans granted to individuals | |
| | The group is designated for the bookkeeping of loans granted to individuals (who do not practice entrepreneurial activity or other type of activity), other than the loans reflected in group 1290 and 1440 . Within this group there are also reflected the amounts adjusting the face value of loans at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on other loans granted to individuals and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). | |
| | 1511 | Overdrafts |
| | 1512 | Loans granted through card accounts (credit cards) |
| | 1513 | Loans for primary needs |
| | 1514 | Other loans granted to individuals |
| | 1516 | Contra-account Adjustment to the amortized cost on other loans granted to individuals |
| | 1517 | Contra-account Allowances for impairment losses on other loans granted to individuals and payments thereof |
| | | Account 1511 is designated for the bookkeeping of overdraft granted to individuals, which took the form of loan (stipulated in the contract). |
| | | The debit of the account records the amount of overdraft granted to individuals. |
| | | The credit of the account records the followings: - reimbursement of overdraft granted to individuals; - transfer of the overdraft into an account of loans for a determined term; |
| | | The account has a debit balance and represents the amount of debts related to the overdraft granted to individuals. |
| | | Account 1512 is designated for the bookkeeping of funds granted by the bank to individuals through credit cards. |
| | | The debit of the account records the amount of funds granted in the form of loans following the operations/payments made with the credit card. |
| | | The credit of the account records the funds reimbursed by the individuals. |
| | | The account has a credit balance and represents the amount of debts on loans granted to individuals through credit cards. |
| | | Account 1513 is designated for the bookkeeping of loans granted to individuals for primary needs – without specifying the exact purpose of use. |
| | | The debit of the account records the amount of funds granted to individuals. |
| | | The credit of the account records the funds reimbursed by the individuals. |

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| | | The account has a debit balance and represents the amount of debts on loans granted to individuals for primary needs. |
| | | Account 1514 is designated for the bookkeeping of loans granted to individuals, which cannot be reflected in other accounts. |
| | | The credit of the account records the funds reimbursed by the individuals. |
| | | The account has a debit balance and represents the amount of debts on other loans granted to individuals. |
| | | Account 1516 is designated for the bookkeeping of the amounts that adjust the face value of the loan granted to individuals, which adjust its value to the amortized cost. |
| | | The credit of the account records the amounts that decrease the value of loans, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans, adjusting it to the amortized cost. |
| | | The account has a credit balance and represents the amounts that adjust the face value of the loan granted to individuals to the amortized cost, in some cases it may have a debit balance. |
| | | Account 1517 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on other loans granted to individuals and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the followings: - formation/increase of allowances for loan impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | The debit of the accounts records the followings: - decrease of allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as compared to the value previously calculated ones, during 12 months or during lifetime; - writing off allowances for impairment losses on loans/payments related to loans other than the principal (interest, commissions, etc.), as a result of derecognizing the loan and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on other loans granted to individuals and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1530 | Finance lease | |
| | | The group is designated for the bookkeeping of the bank's claims on other banks and customers on the extended finance lease, according to stipulations set out by the legislation on finance lease in force. Within this group there are also reflected the amounts adjusting the face value of leasing at amortized costs; allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on financial lease and for the coverage of the loss caused by payments depreciation other than the principal (interest, commissions, etc.). |
| | 1531 | Finance lease to other banks |
| | 1532 | Finance lease to customers |
| | 1535 | Contra-account Adjustment to the amortized cost of finance lease |
| | 1536 | Contra-account Allowances for impairment losses on the granted finance lease and payments thereof |

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| | Accounts 1531-1532 are designated for the bookkeeping of the finance lease granted to banks and customers. |
| | The debit of the accounts records the followings: - the value of the finance lease granted to other banks and customers. |
| | The credit of the account records the followings: - reimbursement (payment) of debts by other banks and customers; - derecognition of finance lease and payments thereof; - loan payoff upon the transfer of pledge into the bank's possession. |
| | The accounts have a debit balance and represent the value of finance lease granted to banks and to customers. |
| | Account 1535 is designated for the bookkeeping of the amounts that adjust the face value of finance lease to the amortized cost. |
| | The credit of the account records the amounts that decrease the value of leasing, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the value of leasing, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of finance lease to the amortized cost, in some cases it may have a debit balance. |
| | Account 1536 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) of the financial lease and payments depreciation other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | The credit of the account records the followings: - formation/increase of allowances for impairment losses on granted finance lease during 12 months or during lifetime; - formation/increase of allowances for impairment losses on granted finance lease, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | The debit of the accounts records the followings: - decrease of allowances for impairment losses on the granted finance lease/payments related to loans other than the principal (interest, commissions, etc.), as compared to the previously calculated value, during 12 months or during lifetime; - writing off allowances for impairment losses on finance lease granted/payments related to finance lease granted other than the principal (interest, commissions, etc.), as a result of derecognizing the finance lease granted and respective payments, during 12 months or during lifetime. |
| | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) of the granted financial lease and payments depreciation other than the principal (interest, commissions, etc.), on the reporting date. |
| 1550 | Investment property |
| | The group is designated for the bookkeeping of investment property held by the bank to earn rentals and for capital appreciation, as well as for the bookkeeping of allowances for impairment losses on investment property. |
| | 1551 Investment property held to earn rentals |
| | 1552 Income from investment property held to earn rentals |

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| 1553 | Contra-account Allowances for impairment losses on investment property |
| | Accounts 1551-1552 are designated for the bookkeeping of investment property held by the bank to earn rentals and for capital appreciation, and for the bookkeeping of transfers of tangible assets and fixed assets held for sale to the category of investment property and vice versa, only in case of changes in use, according to IAS 40. |
| | The debit of the accounts records the value of investment property held by the bank to earn rentals and for capital appreciation, and value increase as a result of revaluation. |
| | The credit of the accounts records the investment property written-off as a result of sale, transfer to the category of tangible assets or writing-off and the decrease of value following the revaluation. |
| | The accounts have a debit balance and represents the value of all investment property held by the bank to earn rentals and for capital appreciation. |
| | Account 1553 is designated for the bookkeeping of the allowances for impairment losses (loss of value) on investment property. |
| | The credit of the account records the formation/increase of allowances for impairment losses on investment property. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on investment property; - writing-off of allowances for impairment losses on investment property in case of writing-off of disused assets (decommission, sale, deterioration). |
| | The account has credit balance and represents the amount of allowances for impairment losses (loss of value) on investment property on the reporting date. |
| 1560 | Investments in entities |
| | The group is designated for the bookkeeping of investments performed by the bank in entities. |
| 1561 | Investments in branches |
| 1562 | Investments in associated entities |
| 1563 | Investments in joint venture |
| | Account 1561 is designated for the bookkeeping of investments in bank's subsidiaries. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - investments at initial recognition; - investments increase; - classification in this group of investments past from other groups (1562, 1563), provided that the classification conditions have been met; - cessation of classifying the investments as held-for-sale. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - classification of investments as held-for-sale; - classification of investments as assets available for sale in case of loss of control over a subsidiary, according to IFRS 10, at the same time meeting the classifications conditions to be included into the investment accounts 1562 and 1563; - decrease of investments; - classification of investments into the accounts 1562, 1563 in case of loss of control over a subsidiary; - value of disposed and written off investments. |
| | The account has a debit balance and represents the value of all investments performed by the bank in its subsidiaries. |
| | Account 1562 is designated for the bookkeeping of investments performed by the bank in associated entities. |
| | The debit of the accounts records the followings: |

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| | | <ul style="list-style-type: none"> - investments at initial recognition; - investments increase; - classification in this group of investments past from other groups (1561, 1563), provided that the classification conditions have been met; - cessation of classifying the investments as held-for-sale. |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - classification of investments as held-for-sale; - classification of investments as assets available for sale in case of a less significant influence over an associated entity, and, at the same time the classifications conditions to be included into the investment accounts 1561 and 1563 are not met; - classification of investments into the accounts 1561 and 1563; - decrease of investments; - value of disposed and written off investments. |
| | | The account has a debit balance and represents the value of all investments performed by the bank in associated entities. |
| | | Account 1563 is designated for the bookkeeping of investments performed by the bank in joint ventures. |
| | | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - investments at initial recognition; - investments increase; - classification in this group of investments past from other groups (1561 and 1562); - cessation of classifying the shareholdings in jointly controlled entities as held for sale. |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - classification of investments as held-for-sale; - classification of investments as assets available for sale in case of a no longer joint control, and, at the same time the classifications conditions to be included into the investment accounts 1561 and 1562 are not met; - classification of investments into the accounts 1561, 1562 and 1160; - value of disposed and written off investments. |
| | | The account has a debit balance and represents the value of all investments performed by the bank in joint ventures. |
| 1600 | Tangible assets | |
| | The group is designated for the bookkeeping of a set of items or of one item determined as tangible assets and met the conditions of greater value than the limit set by law and the useful life is over one year. The bank's tangible item means land, buildings, edifices, furniture, equipment, computing equipment, transport means, and other tangible assets under construction. There shall be also reflected the allowances for impairment losses (loss of value) on tangible assets. | |
| | 1601 | Land plots |
| | 1602 | Intangible assets in progress |
| | 1603 | Buildings and edifices |
| | 1604 | Furniture and equipment |
| | 1605 | Transport means |
| | 1609 | Other tangible assets |
| | 1611 | Contra-account Allowances for impairment losses on tangible assets |
| | | Account 1601 is designated for the bookkeeping of all lands existing in the patrimony of the bank. |
| | | The debit of the account records the lands procurement at their purchase value or revalued value. |
| | | The credit of the account records the exit value of lands. |
| | | The account has a debit balance and represents the value of lands. |

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| | Account 1602 is designated for the bookkeeping of expenses incurred by the bank, as the beneficiary of the tangible assets, for the creation of tangible assets over a long-standing process: purchase, assembly and installation of equipment requiring assembling, equipment and other items that do not require assembly until the moment of their putting into operation building of new units, reconstruction and extension of the bank, modernization of tangible assets in service. |
| | The debit of the account records the amount of expenses on building and assembling works related to the creation of tangible assets, including the value of the equipment requiring assembling, equipment and other items that do not require assembling until the moment of putting into operation. |
| | The credit of the account records the initial book value of tangible assets into operation, further capital investments related to the increase of the respective assets value, as well as the derecognition of the balance sheet value of tangible assets under execution (transfer on a free basis, sale, and natural disasters). |
| | The account has a debit balance and represents the value of tangible assets under execution. |
| | Accounts 1603–1605, 1609 are designated for the generalization of information on the existence and movement of tangible assets (buildings, edifices, furniture, equipment, transport means, and other tangible assets) existing in the patrimony of the bank. |
| | The debit of the accounts records the cost of tangible assets (purchased/generated internally) at initial recognition, the increase of the value following further investments capitalization, the increase in value following the revaluation and reclassification of tangible assets (or disposal groups) held for sale and property investments as tangible assets, in case of changes in use. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - exit value of tangible assets (obsolescence, sale, etc.); - book value of tangible assets classified as investment property or tangible assets (or disposal groups) held for sale; - reduction of the book value of tangible assets following the impairment; - derecognition of the depreciation accumulated over the period of effective operation of tangible assets; - settlement of the depreciation accumulated in case of revaluation, in case of classification of tangible assets as tangible assets (or disposal groups) held for sale and investment property (depending on the provisions of accounting policies), etc. |
| | The account has a debit balance and represents the value of tangible assets existing in the patrimony of the bank. |
| | Account 1611 is designated for the bookkeeping of allowances of impairment losses (loss of value) on tangible assets. |
| | The credit of the account records the formation/increase of allowances for impairment losses on tangible assets. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on tangible assets; - annulment of allowances for impairment losses on tangible assets in case of writing-off of disused assets (decommission, sale, deterioration). |
| | The account has a credit balance and represents the amount of allowances for impairment losses (loss of value) on tangible assets on the reporting date. |
| 1620 | Assets related to the right to use and improvements to the leased underlying assets |
| | The group is designated for the bookkeeping of assets related to the right to use and improvements to underlying assets received under operating or finance lease, according to the lease agreement terms. |
| 1621 | Assets related to the right to use, acquired under operating lease |
| 1622 | Assets related to the right to use, acquired under financial leasing |
| 1623 | Improvements to the leased underlying assets |

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| 1624 | Contra-account Allowances for impairment losses on assets related to the right to use and improvements to the leased underlying assets |
| | Account 1621 is designated for bookkeeping of assets related to the right to use, acquired under operating lease. |
| | The debit of the accounts records the cost of assets related to the right to use, acquired under operating lease or its revaluated value. |
| | The credit of the account records the followings: - expiry/termination of operating lease agreement or derecognition of assets related to the right to use; - derecognition of the accrued depreciation. |
| | The account has a debit balance and represents the value of assets related to the right to use, acquired under operating lease. |
| | Account 1622 is designated for bookkeeping of assets related to the right to use, acquired under financial lease. |
| | The debit of the accounts records the cost of assets related to the right to use, acquired under financial lease or its revaluated value. |
| | The credit of the account records the followings: - transfer of assets related to the right of use in the category of tangible assets or intangible assets, following the contract expiry; - termination of finance lease agreement or derecognition of assets related to the right to use; - derecognition of the accrued depreciation. |
| | The account has a debit balance and represents the value of assets related to the right to use, acquired under financial lease. |
| | Account 1623 is designated for bookkeeping of improvements to the amortizable underlying assets leased for a determined period of time, which are not included in the cost of assets related to the right of use. |
| | The debit of the account records the value of improvements to the leased underlying assets that are not included in the cost of assets related to the right of use. |
| | The credit of the account records the derecognition of the accrued depreciation and the value of improvements to the leased underlying assets that are not included in the cost of assets related to the right of use. |
| | The account has a debit balance and represents the value of all improvements made by the bank to the leased underlying assets, that are not included in the costs of assets related to the right to use. |
| | Account 1624 is designated for bookkeeping the allowances for impairment losses (loss of value) on assets related to the right to use and improvements to the leased underlying assets. |
| | The credit of the accounts records the formation/increase in allowances for impairment losses on assets related to the right to use and improvements to the leased underlying assets. |
| | The debit of the accounts records the followings: - decrease of allowances for impairment losses on assets related to the right to use and improvements to the leased underlying assets - resumption of allowances for impairment losses on assets related to the right to use and improvements to the leased underlying assets |
| | The account has a credit balance and represents the amount of the allowances for impairment losses (loss of value) on assets related to the right to use and improvements to the leased underlying assets, on the reporting date. |
| 1630 | Intangible assets |
| | The group is designated for the bookkeeping of intangible assets held by the bank (patents, licenses, trademarks, inventions, software, land use rights, edifices, and other tangible assets). Within this group there are also reflected the intangible assets taken in lease, goodwill acquired as a result of merger or acquisition of an entity, and the allowances for impairment losses (loss of value) on intangible assets. |

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| 1631 | Intangible assets |
| 1632 | Intangible assets in progress |
| 1633 | Goodwill |
| 1634 | Contra-account Allowances for impairment losses on intangible assets |
| | Account 1631 is designated for the bookkeeping of existence, purchase of intangible assets as well as their exit value and other movements within the patrimony of the bank. |
| | The debit of the account records the initial book value or the revalued value of intangible assets purchased from third parties and created by the bank. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - sales of intangible assets; - derecognition of exist value of intangible assets (sales, deteriorations, thefts, etc.); - derecognition of the value of intangible assets transferred on a free basis; - reduction of the value of intangible assets in case of their impairment. |
| | The account has a debit balance and represents the value of intangible assets owned by bank. |
| | Account 1632 is designated for the bookkeeping of expenses incurred by the bank for the creation of intangible assets over a long-standing process. |
| | The debit of the account records the amount of funds invested for the creation of intangible assets, the amount of subsequent improvements. |
| | The credit of the account records the initial value of intangible assets put into commission, transferred on a free basis or sold. |
| | The account has a debit balance and represents the accumulated expenses related to the creation of the intangible asset prior to putting into operation. |
| | Account 1633 is designated for the bookkeeping of goodwill acquired as a result of merger or acquisition of an entity. |
| | The debit of the account records the acquired goodwill. |
| | The credit of the account records the amortization of the goodwill. |
| | The account has a debit balance and represents the acquired goodwill. |
| | Account 1634 is designated for the bookkeeping of allowances of impairment losses (loss of value) on intangible assets. |
| | The credit of the account records the formation/increase of allowances for impairment losses on intangible assets, except when the asset is calculated on revalued value. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - decrease of allowances for impairment losses on intangible assets; - annulment of allowances for impairment losses on intangible assets in case of writing-off of disused assets (decommission, sale, deterioration). |
| | The account has a credit balance and represents the amount of allowances for impairment losses (loss of value) on intangible assets on the reporting date. |
| 1660 | Inventories of materials and other consumables |
| | The group is designated for the bookkeeping of low-value and short-term assets in the warehouse and into operation (according to the Accounting policy of the bank for the reporting year), non-monetary values (non-monetary precious stones and metals) held by the bank, for the bookkeeping of the difference between the cost and face value of commemorative and jubilee banknotes and coins, as well as other materials and consumables. Within this group, there are also reflected the funds reserved to cover the reduction of book value of inventories. |
| 1661 | Low-value and short-term assets put into operation |
| 1662 | Non-monetary values |

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| 1663 | Other inventories of materials and other consumables |
| 1664 | Contra-account Allowances for impairment losses on inventories |
| | Account 1661 is designated for the bookkeeping of existence and movements of low value and short-term assets put into operation, according to the Accounting policy of the bank for the reporting year, in |
| | The debit of the account records the value of the low value and short-term assets put into operation, excess finding upon the inventory. |
| | The credit of the account records the exit value of the low value and short-term assets and the gaps upon the inventory. |
| | The account has a debit balance and represents the value of low value and short-term assets put into operation. |
| | Account 1662 is designated for the bookkeeping of non-monetary values (non-monetary precious stones and metals) held by the bank, and for the bookkeeping of the difference between the cost and face value of the commemorative and jubilee banknotes and coins. |
| | The debit of the account records the initial value of the non-monetary precious stones and metals and the difference between the cost and face value of the commemorative and jubilee banknotes and coins. |
| | The credit of the account records the exit value of the non-monetary precious stones and metals. |
| | The account has a debit balance and represents the value of non-monetary precious stones and metals held by the bank and the difference between the cost and face value of the commemorative and jubilee banknotes and coins. |
| | Account 1663 is designated for the bookkeeping of other inventories of materials and consumables (fuel, building materials, spare parts and completing articles), low-value and short-term assets purchased and in stock. |
| | The debit of the account records the initial value of other inventories of materials and consumables, low-value and short-term assets purchased, received on a free basis, found excess upon inventories. |
| | The credit of the account records the followings: - the writing-off of other inventories of materials and consumables (sale, gaps found upon inventories, etc.); - transfer to the consumption or expenses of the low value and short-term assets, upon transmission in administration through their use, and putting them into operation; |
| | The account has a debit balance and represents the value of other inventories of materials and consumables in stock. |
| | Account 1664 is designated for the bookkeeping of funds reserved to cover the reduction of book value of inventories. |
| | The credit of the account records the funds reserved to cover the reduction of book value of inventories. |
| | The debit of the account records the resumption of the reduction of book value of inventories and all related losses. |
| | The account has a credit balance and represents the funds reserved to cover the reduction of book value of inventories on the reporting date. |
| 1670 | Contra-account Depreciation of investment property |
| | The group is designated for the bookkeeping of depreciation on investment property held by the bank, using the cost model, to earn rentals and on investment property for capital appreciation. |
| 1671 | Contra-account Depreciation of investment property held to earn rentals |
| 1672 | Contra-account Depreciation of investment property for capital appreciation |
| | Accounts 1671 and 1672 are designated for the bookkeeping of accrued depreciation on investment property held by the bank, using the cost model, to earn rentals and on investment property for capital appreciation. |

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| | | The credit of the account records the monthly accrued depreciation of real estate investments. |
| | | The debit of the accounts records the followings: - derecognition of the depreciation accrued for disposal of investment property; - transfer of real estate investments into the group of property, plant and equipment. |
| | | The accounts have a credit balance and represents the accrued depreciation on investment property held by the bank, using the cost model, to earn rentals and on investment property for capital appreciation. |
| 1680 | Contra-account | Depreciation/amortization of tangible/intangible assets |
| | | The group is designated for the bookkeeping of the depreciation of buildings, edifices, furniture, equipment, transport means, the value of assets related to the right of use, received under a finance lease, the improvement of underlying assets and other tangible assets, intangible assets and low value and short term assets held under the bank's possession and patrimony, and other payments accumulated that change the carrying amount of investment property. |
| | | This group is made up of contra-accounts that are deducted from tangible assets upon financial statements preparation. |
| | 1683 | Contra-account Depreciation of buildings |
| | 1684 | Contra-account Depreciation of furniture and equipment |
| | 1685 | Contra-account Depreciation of transport means |
| | 1686 | Contra-account Depreciation of improvements to the leased underlying assets |
| | 1687 | Contra-account Depreciation of assets related to the right to use, acquired under operating lease |
| | 1688 | Contra-account Depreciation of assets related to the right to use, acquired under financial leasing |
| | 1689 | Contra-account Depreciation of other tangible assets |
| | 1691 | Contra-account Amortization of intangible assets |
| | 1692 | Contra-account Amortization of low-value and short-term assets |
| | | Account 1683 is designated for the bookkeeping of the depreciation calculated on buildings and edifices under the patrimony of the bank. |
| | | The credit of the account records the followings: - monthly calculation of the depreciation of the bank's buildings and edifices; - amount of depreciation of tangible assets previously classified as tangible assets (or disposal groups) held for sale; - recalculation of the amount of the depreciation calculated at the moment of the revaluation (increase) of the assets value. |
| | | The debit of the account records the recalculation or settlement of the amount of depreciation at the moment of revaluation (decrease) of the assets' value (according to accounting policies), settlement of depreciation in case of reclassification of tangible assets and derecognition of the amount of the depreciation calculated on assets taken out of commission (taking out of commission, sale, deterioration). |
| | | The account has a credit balance and represents the amount of the depreciation calculated on the bank's existent buildings and edifices. |
| | | Account 1684 is designated for the bookkeeping of the depreciation calculated on furniture and equipment under the patrimony of the bank. |
| | | The credit of the account records the followings: - monthly calculation of the depreciation of furniture and equipment of the bank; - amount of depreciation of tangible assets previously classified as tangible assets (or disposal groups) held for sale; - recalculation of the amount of the depreciation calculated at the moment of the revaluation (increase) of the assets value. |
| | | The debit of the accounts records the recalculation or settlement of the amount of depreciation at the moment of revaluation (decrease) of the assets' value (according to accounting policies), settlement of |

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| | | depreciation in case of reclassification of tangible assets and derecognition of the amount of the depreciation calculated on assets taken out of commission (taking out of commission, sale, deterioration). |
| | | The account has a credit balance and represents the amount of the depreciation calculated on the existent furniture and equipment. |
| | | Account 1685 is designated for the bookkeeping of the depreciation calculated on transport means under the patrimony of the bank. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - monthly calculation of the depreciation of transport means; - amount of depreciation of tangible assets previously classified as tangible assets (or disposal groups) held for sale; - recalculation of the amount of the depreciation calculated at the moment of the revaluation (increase) of the assets value. |
| | | The debit of the accounts records the recalculation or settlement of the amount of depreciation at the moment of revaluation (decrease) of the assets' value (according to accounting policies), settlement of depreciation in case of reclassification of tangible assets and derecognition of the amount of the depreciation calculated on assets taken out of commission (taking out of commission, sale, deterioration). |
| | | The account has a credit balance and represents the amount of the depreciation calculated on existent transport means. |
| | | Account 1686 is designated for bookkeeping of depreciation accrued for improvements to leased underlying assets, which are not included in the cost of assets related to the right of use. |
| | | The credit of the account records the amount of the depreciation calculated on the improvement of to the leased underlying assets. |
| | | The debit of the account records the derecognition of the depreciation accrued for underlying assets, received under a lease. |
| | | The account has a credit balance and represents the amount of the depreciation calculated on the improvement of to the leased underlying assets. |
| | | Account 1687 is designated for bookkeeping of calculated depreciation related to the right to use, acquired under operating lease. |
| | | The credit of the account records the amount of the depreciation calculated monthly on the assets related to the right of use acquired under operating lease. |
| | | The debit of the account records derecognition of the depreciation accrued for the rights of use until the first between the end of the useful life of the assets related to the right of use and the end of the lease agreement. |
| | | The account has a credit balance and represents the amount of the depreciation calculated on the assets related to the right of use, acquired under operating lease. |
| | | Account 1688 is designated for bookkeeping of calculated depreciation related to the right to use, acquired under financial lease. |
| | | The credit of the account records the amount of the depreciation calculated monthly on the assets related to the right of use acquired under financial lease. |
| | | The debit of the account records the derecognition of the amortization amount calculated on assets taken out of operation (taking out of commission, sale, deterioration). Obtaining the ownership right (procurement) over the assets related to the right to use, acquired under financial lease. |
| | | The account has a credit balance and represents the amount of the depreciation calculated on the assets related to the right of use, acquired under financial lease. |
| | | Account 1689 is designated for the bookkeeping of the depreciation calculated on other tangible assets. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - monthly amortization amount calculated on tangible assets; |

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| | | <ul style="list-style-type: none"> - amount of depreciation of tangible assets previously classified as tangible assets (or disposal groups) held for sale; - recalculation of the amount of the depreciation calculated at the moment of the revaluation (increase) of the assets value. |
| | | The debit of the account records the recalculation or settlement of the amount of depreciation at the moment of revaluation (decrease) of the assets' value (according to accounting policies), settlement of depreciation in case of reclassification of tangible assets and derecognition of the amount of the depreciation calculated on assets taken out of commission (taking out of commission, sale, deterioration, etc.). |
| | | The account has a credit balance and represents the amount of the depreciation accumulated on other tangible assets. |
| | | Account 1691 is designated for the bookkeeping of the amortization calculated on intangible assets. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - monthly depreciation amount calculated on intangible assets; - recalculation of the amortization amount calculated at the moment of revaluation of intangible assets. |
| | | The debit of the account records the derecognition of the amortization amount calculated on assets taken out of operation (taking out of commission, sale, deterioration, etc.). |
| | | The account has a credit balance and represents the amortization amount calculated on intangible assets. |
| | | Account 1692 is designated for the bookkeeping of the amortization amount calculated on low value and short-term assets into operation, according to the Accounting policy of the bank for the reporting year, in case of setting a materiality threshold. |
| | | The credit of the account records the amount of the amortization amount calculated monthly on low value and short-term assets upon their putting in operation. |
| | | The debit of the account records the derecognition of the amortization amount calculated on assets taken out of operation (taking out of commission, sale, deterioration, etc.). |
| | | The account has a credit balance and represents the amortization amount calculated on low value and short-term assets. |
| 1700 | Accrued interest and other receivables | |
| | The group is designated for the bookkeeping of accrued interest to be collected by the bank. The interest shall be accrued for all types of interest-related incomes. Within this group there may be also reflected the accrued income (non-interest related) on banking operations that are carried out continuously during the reporting period (providing collection services, account service, etc.). | |
| | 1701 | Accrued interest on "Nostro" and "Loro" accounts |
| | 1704 | Accrued interest on overnight placements |
| | 1706 | Accrued interest on sight pledged placements with banks |
| | 1707 | Accrued interest on term placements with banks |
| | 1708 | Accrued negative interest on term deposits of banks |
| | 1711 | Accrued interest on financial assets at fair value through profit or loss |
| | 1712 | Accrued interest on financial assets at fair value through other elements of comprehensive income |
| | 1713 | Accrued interest on financial assets to the amortized cost |
| | 1715 | Accrued interest on "REPO" agreements |
| | 1716 | Accrued interest on loans granted to agriculture |
| | 1717 | Accrued interest on loans granted to food industry |
| | 1719 | Accrued interest on loans to constructions sector |
| | 1722 | Accrued interest on consumption loans |

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| 1723 | Accrued interest on loans granted to financial non-banking sector |
| 1724 | Accrued interest on loans granted to non-commercial organizations |
| 1725 | Accrued interest on loans granted to energy industry |
| 1727 | Accrued interest on overnight loans granted to banks |
| 1728 | Accrued interest on loans granted to banks |
| 1731 | Accrued interest on loans granted to Government |
| 1732 | Accrued interest on loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units |
| 1733 | Accrued interest on loans to the National Social Insurance House/National Health Insurance Company |
| 1734 | Accrued interest on loans granted to productive industry |
| 1735 | Accrued interest on loans granted to institutions funded by the state budget |
| 1736 | Accrued interest on loans granted to commerce |
| 1737 | Accrued interest on loans for the purchase/construction of buildings |
| 1741 | Accrued interest on loans to transport /telecommunication and network development |
| 1742 | Accrued interest on loans granted to services sector |
| 1743 | Accrued interest on other loans granted to customers |
| 1744 | Accrued interest on loans granted to the bank's head office and to branches thereof |
| 1746 | Accrued interest on finance lease |
| 1751 | Accrued interest on investment property |
| 1752 | Accrued interest on placements with head office and branches |
| 1753 | Non-interest-related accrued commissions |
| 1754 | Non-interest-related accrued income |
| 1755 | Accrued interest (discount/premium) to be received from operations with derivative financial instruments |
| 1756 | Accrued interest on loans granted to individuals performing an activity |
| 1757 | Accrued interest on other loans granted to individuals |
| 1758 | Interest-related accrued commissions |
| | Account 1701 is designated for the bookkeeping of accrual and collection of accrued interests to be received on "Nostro" accounts opened by the bank with other banks, including with the National Bank, and on "Loro" accounts opened by the bank for another bank, according to the contractual terms. |
| | The debit of the account records the accrual of interests to be received by the bank. |
| | The credit of the account records the collected accrued or derecognised interests. |
| | The account has a debit balance and represents the amount of interests accrued on "Nostro" and "Loro" accounts, but not received yet. |
| | Accounts 1704-1707, 1752 are designated for the bookkeeping of calculation and collection of accrued interests to be received on placements performed by the bank with other banks, including the National Bank. |
| | The debit of the account records the accrual of interests to be received by the bank. |
| | The credit of the account records the collected accrued or derecognised interests. |
| | The accounts have a debit balance and represent the amount of interests accrued on performed placements, but not received yet. |
| | Account 1708 is designated for the bookkeeping of the accrual and collection of negative interests accrued for receipt on term deposits of received from banks. |
| | The debit of the account records the accrual of negative interests to be received by the bank. |

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| | | The credit of the account records the collected accrued or derecognised negative interests. |
| | | The account has a debit balance and represents the amount of negative interests accrued on banks' term deposits, but not received yet. |
| | | Accounts 1711–1713 are designated for the bookkeeping of accrual and collection of interests accrued for collection on financial assets at fair value through profit or loss, at fair value through other elements of comprehensive income and at amortized cost. |
| | | The debit of accounts records the accrual of interests to be received by the bank. |
| | | The credit of the account records the collected accrued or derecognised interests. |
| | | The accounts have a debit balance and represent the amount of accrual of interests on financial assets at fair value through profit or loss, available for sale and securities evaluated at amortized cost, but not received yet. |
| | | Account 1715 is designated for the bookkeeping of calculation, collection, and cancellation of the accrual of interests on REPO agreements. |
| | | The debit of accounts records monthly the accrual of interests to be received by the bank. |
| | | The credit of the accounts record the receipt of accrued or derecognised interests. |
| | | The account has a debit balance and represents the amount of interests accrued on REPO agreements, but not received yet. |
| | | Account 1716-1743 is designated for the bookkeeping of calculation, collection, and cancellation of the accrual of interests on loans granted. |
| | | The debit of accounts records monthly the accrual of interests to be received by the bank. |
| | | The credit of the accounts record the receipt of accrued or derecognised interests. |
| | | The accounts have a debit balance and represent the amount of interests accrued on granted loans, but not received yet. |
| | | Account 1744 is designated for the bookkeeping of accrual, collection and cancellation of interests received on loans granted between the bank's head office and branches thereof. |
| | | The debit of the account records the monthly interests received by the bank's head office from branches thereof. |
| | | The credit of the accounts record the receipt of accrued or derecognised interests. |
| | | The account has a debit account and represents the amount of the interests accrued on loans granted to the bank's head office and to branches thereof, not received yet. |
| | | Account 1746 is designated for the bookkeeping of calculation, collection, annulment of interests received on loans granted on finance lease. |
| | | The debit of account records monthly the accrual of interests to be received by the bank. |
| | | The credit of the account records the receipt of accrued or derecognised interests. |
| | | The account has a debit balance and represents the amount of interests accrued on loans granted on finance lease, but not received yet. |
| | | Accounts 1751 are designated for the bookkeeping of accrual and collection of interests received on real estate investments. |
| | | The debit of the account records the accrual of interests to be received by the bank. |
| | | The credit of the account records the collected accrued or derecognised interests. |
| | | The account has a debit balance and represents the amount of accrual of interests on real estate investments. |
| | | Account 1753 is designated for the bookkeeping of accrual and collection of commissions on banking operations in case the bank is entitled to obtain the commission and there is a real possibility to exactly determine the amount of commission. |

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| | | The debit of the account records the accrual of commissions to be received by the bank. |
| | | The credit of the account records the collected accrued or derecognised commissions. |
| | | The account has a debit balance and represents the amount of accrued commissions. |
| | | Account 1754 is designated for the bookkeeping of accrual and collection of income on banking operations (lease and other services rendered by the bank) in case the bank is entitled to obtain non-interest related income and there is a real possibility to determine exactly the amount to be received. |
| | | The debit of the account records the calculation of incomes to be received by the bank. |
| | | The credit of the account records the receipt of previously accrued or derecognised revenue. |
| | | The account has a debit balance and represents the amount of non-interest related income calculated but not received yet. |
| | | Account 1755 is designated for the bookkeeping of accrued interest (discount/premium) to be received in national currency or foreign currency from derivatives transactions. |
| | | The debit of the account records the amounts of accrued interest (discount/premium) to be received in national currency or foreign currency from derivatives transactions. |
| | | The credit of the account records the amounts of accrued interest (discount/premium) to be received in national currency or foreign currency from derivatives transactions transferred to the conversion and adjustment accounts at the settlement date. |
| | | The account has a debit balance and represents the amount of calculated interest (discount/premium) to be received in national currency or foreign currency from derivatives transactions. |
| | | Account 1756 is designated for the bookkeeping of accrued interest on loans granted to individuals performing an activity. |
| | | The debit of the account records the amount of accrued interest to be received by the bank. |
| | | The credit of the accounts record the receipt of accrued or derecognised interests. |
| | | The account has a debit balance and represents the amount of accrued interest to be received. |
| | | Account 1757 is designated for the bookkeeping of calculated interest on loans granted to individuals. |
| | | The debit of the account records the amount of accrued interest to be received by the bank. |
| | | The credit of the accounts record the receipt of accrued or derecognised interests. |
| | | The account has a debit balance and represents the amount of accrued interest to be received. |
| | | Account 1758 is designated for the bookkeeping of accrual and collection of interest-related commissions on banking operations in case the bank is entitled to obtain the commission and there is a real possibility to determine exactly the amount of commission. |
| | | The debit of the account records the accrual of commissions related to interests to be received by the bank. |
| | | The credit of the account records the collected or derecognised commissions. |
| | | The account has a debit balance and represents the amount of accrued commissions, not received yet. |
| 1760 | Prepaid expenses | |
| | The group is designated for the bookkeeping of interests on paid in advance loans and deposits, other advance payments (lease payment, subscription payment for newspapers, magazines, etc.), advance payments in the budget. | |
| | 1761 | Prepaid interest on loans and received deposits |
| | 1762 | Prepaid payments to the budget |
| | 1763 | Other prepaid expenses |
| | | Account 1761 is designated for the bookkeeping of advance payments of interests on loans and deposits relating to future periods but occurred during the reporting period. |
| | | The debit of the account records the performed payments related to the future period. |

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| | | The credit of the account records the writing-off of amounts paid in advance during the respective reporting period (relating to). |
| | | The account has a debit balance and represents the interest payments on loans and deposits paid in advance by the bank. |
| | | Account 1762 is designated for the bookkeeping of advance payments in the budget paid over the reporting year prior to the final calculation of income tax. |
| | | The debit of the account records the payment of income tax paid in advance. |
| | | The credit of the account records the correction of the final calculation (at year-end) of the income tax. |
| | | The account has a debit balance and represents the amount of all payments in the budget made in advance by the bank. |
| | | Account 1763 is designated for the bookkeeping of other anticipated expenses (payments for the future period, but that occurred during the reporting period, the value of batteries and tires in service, etc.). |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - payments for the future period that occurred during the reporting period; - value of batteries and tires in service; - amount of other anticipated expenses; |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - writing-off of anticipated expenses during the reporting period (relating to); - distribution as expenses of a share from the value of the used batteries and tires; - exit value of batteries and tires; |
| | | The account has a debit balance and represents the amount of other expenses in advance. |
| 1790 | Transit and suspense accounts | |
| | The group is designated for the bookkeeping of transit, suspended and doubtful amounts until their clarification and corresponding measures undertaking. | |
| | 1791 | Clearing and transit amounts |
| | 1792 | Amounts to be dealt with |
| | 1793 | Unidentified amounts |
| | 1797 | Operations with payment cards |
| | | Account 1791 is designated for the bookkeeping of funds related to transfers through rapid money transfer systems and to other funds deposited or transferred with the purpose of their further registration into the current account, into another account or cash issue. |
| | | The debit of the account records the clearing amounts, transit amounts, including traveller's cheques purchased from clients and delivered to issuing banks to receive foreign exchange coverage. |
| | | The credit of the account records the receipt of clearing amounts, transit amounts transferred according to their destination, including traveller's cheques for which the foreign exchange coverage was received. |
| | | The account has a debit balance and represents the amount of funds necessary to be transferred according to its destination. |
| | | Accounts 1792-1793 are designated for the bookkeeping of funds with no sufficient description for processing. |
| | | The debit of the accounts records the unclarified amounts, which cannot be reflected temporarily in other accounts. |
| | | The credit of the accounts records the amounts returned or clarified. |
| | | The accounts have a debit balance and represent the amount of unclarified funds, which cannot be reflected temporarily in other accounts. |
| | | Account 1797 is designated for the bookkeeping of bank's claims related to payment card operations. |
| | | The debit of the account records the amounts of bank's claims related to payment card operations. |

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| | | The credit of the account records the payment/derecognition of receivables related to payment card operations. |
| | | The account has a debit balance and represents the amount of claims related to payment card operations. |
| 1800 | Other assets | |
| | | The group is designated for the bookkeeping of other assets,, which cannot be reflected into the above-mentioned accounts. |
| | 1801 | Current receivables on income taxes |
| | 1802 | Other settlements with budget |
| | 1803 | Debtors on capital investments |
| | 1804 | Settlements with employees of the bank |
| | 1805 | Settlements with other individuals and legal entities |
| | 1806 | Settlements related to purchase/sale of securities and foreign currency |
| | 1807 | Debtors on documentary settlements |
| | 1808 | Dividends receivable |
| | 1809 | Tangible assets (or disposal groups) held for sale |
| | 1811 | Assets taken into possession/purchased for sale |
| | 1812 | Other assets |
| | 1813 | Deferred receivables on income taxes |
| | 1814 | Procured interest |
| | 1815 | Settlements with the NBM |
| | 1816 | Settlements related to intangible assets |
| | 1818 | Settlements for the sales of other assets |
| | | Account 1801 is designated for the bookkeeping of current claims on tax income. |
| | | The debit of the account records the current claims on tax income. |
| | | The credit of the account records the payment of claims from the state budget, the bank's debts clearing on the account of claims. |
| | | The account has a debit balance and represents all current claims on income tax of the bank. |
| | | Account 1802 is designated for the bookkeeping of other settlements with the budget on: general state and local taxes (real estate tax, VAT from rendered services, VAT receivable), other payments related to the budget (including economic sanctions). |
| | | The debit of the account records the amounts paid in advance to the budget, VAT amounts related to invoices to be recovered, other payments to be received by the bank. |
| | | The credit of the account records the amounts transferred to the account for debt payment, amounts recovered from the budget, the bank's debts set off on claims' account. |
| | | The account has a debit balance and represents the claims to the bank. |
| | | Account 1803 is designated for the bookkeeping of advance payments to suppliers, entrepreneurs, etc., for long-term tangible assets, for the works to be carried out and services related to capital investments, for construction works (reconstruction) and assembling related to tangible assets creation. |
| | | The debit of the account records the amounts of advance payments transferred to: <ul style="list-style-type: none"> - suppliers for tangible assets to be received; - entrepreneurs for works, orders to be executed; - other settlements. |
| | | The credit of the account records the derecognition of advance payments, early payments at: <ul style="list-style-type: none"> - tangible assets receipt; - execution of works by entrepreneurs; |

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| | | - return of funds by suppliers, entrepreneurs; - other settlements. |
| | | The account has a debit balance and represents all claims on capital investments. |
| | | Account 1804 is designated for the bookkeeping of advance payments to the bank's employees. |
| | | The debit of the account records the amounts of remuneration advances, business trips advances, gap amounts identified and due from guilty employees and other claims of the bank's employees. |
| | | The credit of the account records the claims paid by the employees, the bank's debts set off to employees on the account of claims. |
| | | The balance of the account represents all debts of employees in favour of the bank. |
| | | Account 1805 is designated for the bookkeeping of settlements with other individuals and legal entities, advance payment for materials procurement and services. |
| | | The debit of the account records the claims of individuals and legal entities to the bank. |
| | | The credit of the account records the payment of claims by individuals and legal entities. |
| | | The account has a debit balance and represents all debts of other individuals and legal entities to the bank. |
| | | Account 1806 is designated for the bookkeeping of settlements on operations of securities and foreign currency purchase/sale. |
| | | The debit of the account records the amounts of transferred advance payments (reservation of funds). |
| | | The credit of the account records the reimbursement of advance payments or operations carrying out. |
| | | The account has a debit balance and represents all debts to the bank related to the operations of securities and foreign currency purchase/sale. |
| | | Account 1807 is designated for the bookkeeping of the claims of clients and/or of the correspondent banks for documentary operations (documentary letters of credit, collection, checks, bills of exchange, etc.). |
| | | The debit of the account records the amounts of advances, advance payments, documentary letters of credit provision, and other debtors' payments related to documentary settlements. |
| | | The credit of the account records the payment or the reimbursement of the amounts related to documentary settlements. |
| | | The account has a debit balance and represents all debts of clients related to documentary settlements to the bank. |
| | | Account 1808 is designated for the bookkeeping of accrued dividends, but not paid yet. |
| | | The debit of the account records the amounts of accrual of dividends to be received. |
| | | The credit of the account records the received dividends, the derecognised dividends that will not be received. |
| | | The account has a debit balance and represents all debts of the clients regarding the dividends to be received. |
| | | Accounts 1809 is designated for the bookkeeping of tangible assets (or disposal groups) of the bank classified as held for sale from tangible assets' group and may be subject to reclassification as held for use in the respective asset accounts. An asset classified as held for sale will be valued at the lowest value of carrying amount and fair value minus any possible costs arising from sale. |
| | | The debit of the account records the tangible assets value (or disposal groups) classified as held for sale. |
| | | The credit of the account records the followings: - sale of tangible assets (or disposal groups) classified as held for sale; - termination of classification as tangible assets (or disposal groups) held by the bank for sale, including upon expiration of the term set by IFRS 5; - derecognition, in accordance with the decision of bank management, in case of impairment. |

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| | | The account has a debit balance and represents the tangible assets value of the bank (or disposal groups) classified as held for sale. |
| | | Accounts 1811 is designated for the bookkeeping of tangible assets and equity stakes in the capital of economic entities (hereinafter - assets) transmitted into bank's possession/purchased for the reimbursement of loans and other debts with or without the transfer of the ownership right and classified as held for sale, if such goods are recognized in the balance sheet, according to the current legal framework for collateral. An asset transferred into bank's possession/purchased in exchange of the reimbursement of loans and other debts, classified as held for sale shall be reflected at the lower total value of the loan or debt (debt balance, interest calculated and reflected on the balance sheet, commissions, penalties and other claims related to the loan or debt) and the fair value (market value) minus any cost of those assets generated by their sale. The analytical account will ensure a separate bookkeeping of assets transmitted into bank's possession/purchased for the reimbursement of loans and other debts within the term and the respective assets classified as with exceeded sale term (according to normative acts of the NBM). |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - value of assets transmitted into possession/purchased and classified as held for sale for the reimbursement of loans and other debts; - value of assets transmitted into possession/purchased and classified as held for sale for the reimbursement of loans and other debts covered on the account of the reduction for impairment losses; - qualification of assets transmitted into possession/purchased for the reimbursement of loans and other debts as assets that exceeded the sale term. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - sale of assets transmitted into possession/purchased and classified as held for sale; - termination of classification of assets transmitted into possession/purchased as held for sale; - qualification of assets transmitted into possession/purchased for the reimbursement of loans and other debts as assets that exceeded the sale term. |
| | | The account has a debit balance and represents the value of assets transmitted into possession/purchased for the reimbursement of loans and other debts as held for sale. |
| | | Account 1812 is designated for the bookkeeping of the cost of the check books and of other assets, which cannot be reflected in other accounts, and the amount of gaps found before the guilty persons are identified. |
| | | The debit of the account records the initial value of other assets. |
| | | The credit of the account records the exit value of other assets. |
| | | The account has a debit balance and represents the total assets held by the bank that cannot be reflected in other accounts. |
| | | Account 1813 is designated for the bookkeeping of deferred tax assets arising from the deductible temporary difference on the enforced income tax quota. |
| | | The debit of the account records the amount of deferred tax assets. |
| | | The credit of the account records the annulment (payment) or derecognition of amount of deferred income tax debts. |
| | | The account has a debit balance and represents the amount of deferred tax assets. |
| | | Account 1814 is designated for the bookkeeping of interests on financial assets. |
| | | The debit of the account records the amount of interests on financial assets. |
| | | The credit of the account records the reimbursement of interests by the issuer. |
| | | The account has a debit balance and represents all the interests accrued on the financial assets held by the bank. |
| | | Account 1815 is designated for the bookkeeping of the operations with the NBM. |

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| | | The debit of the account records the amounts levied by the NBM, according to the regulations of the NBM. |
| | | The credit of the account records the termination of registration of the amounts related to the operations with the NBM. |
| | | The account has a debit balance and represents the amounts levied by the NBM. |
| | | Account 1816 is designated for the bookkeeping of the advance payments for intangible assets (including into operation), the work and orders to be performed, and other settlements related to the intangible assets. |
| | | The debit of the account records the amounts of advance payments transferred to: <ul style="list-style-type: none"> - suppliers for intangible assets to be received; - entrepreneurs for works, orders to be executed; - other settlements. |
| | | The credit of the account records the derecognition of advance payments, early payments at: <ul style="list-style-type: none"> - intangible assets receipt; - execution of works by entrepreneurs; - return of funds by suppliers, entrepreneurs; - other settlements. |
| | | The account has a debit balance and represents the total advance payments for intangible assets (including in process). |
| | | Account 1818 is designated for the bookkeeping of receivables relating to the sale of tangible assets held for sale or taken into possession/purchased for the reimbursement of loans and other debts with deferred payment, including in tranches. This account shall also reflect receivables generated from the cessation of equity stakes. |
| | | The debit of the account records the present value of receivables of individuals and legal entities due to the bank obtained from the sale of assets and cessation of equity stakes. |
| | | The credit of the account records the payment of claims by individuals and legal entities or derecognition. |
| | | The account has a debit balance and represents the total receivables to be recovered under the terms established in the contract. |
| 1820 | Contra-account Allowances for impairment losses on other assets than loans | |
| | The group is designated for the bookkeeping of allowances for impairment losses (loss of value) on claims, other assets that are not loans and payments thereof, other than the principal (interests, commission, etc.). | |
| 1821 | Contra-account Allowances for impairment losses on receivables and payments thereof | |
| 1822 | Contra-account Allowances for impairment losses on other assets and payments thereof | |
| | Account 1821 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) of the claims and payments thereof, other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. | |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation/increase of allowances for impairment losses during 12 months or during lifetime; - formation/increase of allowances for impairment losses on payments depreciation related to the receivables, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. | |
| | The debit of the accounts records the followings: | |

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| | | <ul style="list-style-type: none"> - decrease of allowances for impairment losses on receivables/payments depreciation related to the receivables, other than the principal (interest, commissions, etc.), as compared to the value previously calculated, during 12 months or during lifetime; - writing off allowances for impairment losses on receivables/payments related to receivables other than the principal (interest, commissions, etc.), as a result of derecognizing the receivables and respective payments, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) of receivables and depreciation related to receivables, other than the principal (interest, commissions, etc.), on the reporting date. |
| | | <p>Account 1822 is designated for the bookkeeping of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) on other assets that are not loans and payments thereof, other than the principal (interest, commissions, etc.), which are made up periodically on the account of expenses.</p> <p>If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss.</p> |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - formation/increase of allowances for impairment losses on depreciation of other assets that are not loans, during 12 months or during lifetime; - formation/increase of allowances for impairment losses on payments depreciation related to other assets that are not loans, other than the principal (interest, commissions, etc.), during 12 months or during lifetime. |
| | | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - decrease of allowances for impairment losses on payments depreciation related to other assets that are not loans, other than the principal (interest, commissions, etc.), as compared to the value previously calculated, during 12 months or during lifetime. - annulment of allowances for impairment losses on payments depreciation related to other assets that are not loans, other than the principal (interest, commissions, etc.), following the derecognition of other assets that are not loans and payments thereof, during 12 months or during lifetime. |
| | | The account has a credit balance and represents the amount of allowances for impairment losses (the value of impairment losses is established by the amount of the loan expected losses during 12 months or during lifetime) of other assets that are not loans and depreciation of payments thereof, other than the principal (interest, commissions, etc.), on the reporting date. |
| 1840 | Placements with head office and branches | |
| | The group is designated for the bookkeeping of funds placed with the bank's central office or with its branches upon maturity at a certain interest rate. | |
| | 1841 | Placements with head office |
| | 1842 | Placements with the local branches |
| | 1843 | Placements with branches from abroad |
| | | Account 1841 is designated for the bookkeeping of funds placed by branches with the bank's head office (to be opened by branches in their internal books). |
| | | The debit of the account records the amounts placed with the bank's head office. |
| | | The credit of the account records the reimbursed amounts. |
| | | The account has a debit balance and represents the amount of funds placed with the bank's head office by its branches. |

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| | Account 1842 is designated for the bookkeeping of funds placed by the bank's head office in its local branches (to be opened by the central office in its internal books). |
| | The debit of the account records the amounts placed with the branches by the bank's head office. |
| | The credit of the account records the reimbursed amounts. |
| | The account has a debit balance and represents the amount of funds placed by the bank's head office with local branches. |
| | Account 1843 is designated for the bookkeeping of funds placed by the bank's head office in its branches from abroad (to be opened by the central office in its internal books). |
| | The debit of the account records the amounts placed with the bank's branches from abroad by the bank's head office. |
| | The credit of the account records the reimbursed amounts. |
| | The account has a debit balance and represents the amount of funds placed by the bank's head office with the branches from abroad. |
| 1850 | Loans between bank's head office and branches thereof |
| | The group is designated for the bookkeeping of loans granted to the bank's head office by branches thereof, as well as loans granted by the bank's head office to branches thereof. |
| 1851 | Loans to the bank's head office |
| 1852 | Loans to the bank's local branches |
| 1853 | Loans to the bank's branches from abroad |
| | Account 1851 is designated for the bookkeeping of loan granted by bank branches to their head office (to be opened by branches in their internal registers). |
| | The debit of the account records the amount of the loan granted to the bank's head office. |
| | The credit of the account records the amount of the reimbursed loan. |
| | The account has a debit balance and represents the amount of the loan granted to the bank's head office by branches thereof. |
| | Account 1852 is designated for the bookkeeping of loans granted by the bank's head office to its local branches (to be opened by the bank's head office in its internal registers). |
| | The debit of the account records the amount of the loan granted to its local branches. |
| | The credit of the account records the amount of the reimbursed loans. |
| | The account has a debit balance and represents the amount of the loans granted by the bank's head office to the local branches thereof. |
| | Account 1853 is designated for the bookkeeping of loans granted by the bank's head office to its branches from abroad (to be opened by the head office in its internal registers). |
| | The debit of the account records the amount of the loan granted to the bank's branches from abroad. |
| | The credit of the account records the amount of the reimbursed loans. |
| | The account has a debit balance and represents the amount of the loan granted by the bank's head office to its branches from abroad. |
| 1860 | Branches "Nostro" accounts |
| | The group is designated for the bookkeeping of the branches' settlements with the bank's head office. These accounts shall be opened by branches in their internal books. |
| 1861 | "Nostro" accounts of local branches |
| 1862 | "Nostro" accounts of branches from abroad |
| | Account 1861 is designated for the bookkeeping of the settlements of local branches with the bank's head office. |
| | The debit of the account records the amounts received by local branches from the bank's head office. |

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| | | The credit of the account records the amounts transferred by local branches to the bank's head office. In the head office these amounts shall be recorded through the debit of account 2861. |
| | | The account has a debit balance and represents the funds belonging to local branches. |
| | | Account 1862 is designated for the bookkeeping of settlements of branches from abroad with the bank's head office. |
| | | The debit of the account records the amounts received by the bank's branches abroad from the bank's head office. |
| | | The credit of the account records the amounts transferred by the bank's branches from abroad to the bank's central office. In the central office, these amounts shall be recorded through the debit of account 2862. |
| | | The account has a debit balance and represents the funds belonging to the bank's branches from abroad. |
| 1870 | Revaluation of financial assets to be received from term transactions | |
| | The group is designated for the bookkeeping of the revaluation of financial assets to be received from term transactions. | |
| | 1871 | Revaluation of foreign currency to be received from term transactions |
| | 1872 | Revaluation of securities to be received from term transactions |
| | 1873 | Revaluation of other financial assets to be received from term transactions |
| | | Account 1871 is designated for the bookkeeping of revaluation of foreign currency to be received from term transactions, in national currency, at the official exchange rate of the national currency. |
| | | The debit of the account records the amount of positive revaluation of the foreign currency to be received from term transactions, in national currency, at the official exchange rate of the national currency, until the settlement date and transfer to the conversion account of the negative revaluation amount on the settlement date. |
| | | The credit of the account records the amount of negative revaluation amount of the foreign currency to be received from term transactions, in national currency, at the official exchange rate of the national currency, until the settlement date and transfer to the conversion account of the positive revaluation amount on the settlement date. |
| | | The account may have a debit balance (in case of positive revaluation of the foreign currency to be received) or a credit balance (in case of negative revaluation of the foreign currency to be received). |
| | | Account 1872 is designated for the bookkeeping of revaluation of securities to be received from term transactions. |
| | | The debit of the account records the amount of positive revaluation of securities to be received from term transactions. |
| | | The credit of the account records the amount of negative revaluation of securities to be received from term transactions. |
| | | The account may have a debit balance (in case of positive revaluation of the securities to be received) or a credit balance (in case of negative revaluation of the securities to be received). |
| | | Account 1873 is designated for the bookkeeping of revaluation of other financial assets to be received from term transactions. |
| | | The debit of the account records the amount of positive revaluation of other financial assets to be received from term transactions. |
| | | The credit of the account records the amount of negative revaluation of other financial assets to be received from term transactions. |
| | | The account may have a debit balance (in case of positive revaluation of the other financial assets to be received) or a credit balance (in case of negative revaluation of the other financial assets to be received). |
| 1880 | Contra-account Adjustment of the value of other assets to the of the amortized cost | |

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| | The group is designated for the bookkeeping of the amounts that adjust the face value of other assets to the amortized cost. |
| 1881 | Contra account Adjustment of value of other assets to the amortized cost |
| | Account 1881 is designated for the bookkeeping of the amounts that adjust the face value of other assets to the amortized cost (for which there are not provided contra accounts for the adjustment of the value to the amortized cost). |
| | The credit of the account records the amounts that decrease the face value of other assets, adjusting it to the amortized cost. |
| | The debit of the account records the amounts that increase the face value of other assets, adjusting it to the amortized cost. |
| | The account has a credit balance and represents the amounts that adjust the face value of other assets to the amortized cost, in some cases the account may have a debit balance. |

CLASS 2 LIABILITIES

The accounts of class 2 “Liabilities” are passive accounts and represent the amount of all liabilities of the bank: loans, deposits, debts, provisions, and other liabilities. The liabilities accounts have credit balances, except the contra-accounts, which are active accounts and have a debit balance.

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| 2030 | “Loro” accounts and overdrafts on “Nostro” accounts |
| | The group is designated for the bookkeeping of funds of correspondent banks on “Loro” accounts and the overdrafts allowed on their “Nostro” accounts. |
| 2032 | “Loro” accounts of banks |
| 2033 | Overdrafts on “Nostro” accounts |
| 2034 | “Loro” accounts for operations with securities |
| | Account 2032 is designated for the bookkeeping of funds registered on “Loro” accounts opened with the bank by the licensed banks of the Republic of Moldova and foreign banks. |
| | The credit of the account records the funds registered on “Loro” accounts opened with the bank by the licensed banks of the Republic of Moldova and foreign banks. |
| | The debit of the account records the amounts derecognized from the account. |
| | The account has a credit balance and represents the funds registered on “Loro” accounts of licensed banks of the Republic of Moldova and foreign banks. |
| | Account 2033 is designated for the bookkeeping of settlements related to the overdraft allowed on “Nostro” accounts. |
| | The credit of the account records the overdraft formation on “Nostro” accounts opened with other banks. |
| | The debit of the account records the overdraft reimbursement on “Nostro” accounts. |
| | The account has a credit balance and represents the existent overdraft on “Nostro” accounts. |
| | Account 2034 is designated for the bookkeeping at the settlement bank of funds of other banks related to settlements on securities operations. |
| | The credit of the account records the funds received from banks for transactions performance within the Stock Exchange. |
| | The debit of the account records the amounts derecognized from the account. |
| | The account has a credit balance and represents the funds of other banks aimed at settlements on securities operations. |
| 2060 | Overnight loans |

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| | The group is designated for the bookkeeping of means borrowed overnight from the NBM and other banks. |
| 2061 | Overnight loans from the NBM |
| 2062 | Overnight loans from banks |
| | Account 2061 is designated for the bookkeeping of settlements on overnight loans obtained from the NBM. |
| | The credit of the account records the amounts of overnight loans obtained from the NBM. |
| | The debit of the account records the reimbursement of overnight loans (in case of insolvency, the funds placed with banks may be used). |
| | The account has a credit balance and represents the bank's debt on overnight loans received from the National Bank of Moldova. |
| | Account 2062 is designated for the bookkeeping of settlements on overnight loans received from other banks. |
| | The credit of the account records the amounts of overnight loans from banks. |
| | The debit of the account records the overnight loans reimbursement received from other banks. |
| | The account has a credit balance and represents the bank's debt on overnight loans received from other banks. |
| 2070 | Sight pledged deposits of banks |
| | The group is designated for the bookkeeping of sight pledged deposits of banks. |
| 2075 | Sight pledged deposits of banks |
| | Account 2075 is designated for the bookkeeping of funds received from other banks as a pledge for certain transactions (payment card operations, securities, etc.). |
| | The credit of the account records the funds received from other banks as pledged deposits. |
| | The debit of the account records the funds derecognized from the account as a result of their reimbursement. |
| | The account has a credit balance and represents the funds received from other banks as pledged deposits. |
| 2090 | Loans from banks |
| | The group is designated for the bookkeeping of loans from banks, distributed by types, place and term, and the amounts that adjust its value to the amortized cost. |
| 2091 | Short-term loans from the NBM (1 month and less) |
| 2092 | Short-term loans from the NBM (over 1 month and up to 1 year inclusive) |
| 2093 | Medium-term loans from the NBM (over 1 year and up to 5 years) |
| 2094 | Long-term loans from the NBM (over 5 years) |
| 2095 | Short-term loans from banks (1 month and less) |
| 2096 | Short-term loans from banks (over 1 month and up to 1 year inclusive) |
| 2097 | Medium-term loans from banks (over 1 year and up to 5 years) |
| 2098 | Long-term loans from banks (over 5 years) |
| 2099 | Contra-account Adjustment of the value to the amortized cost of the loans from banks |
| | Accounts 2091-2094 are designated for the bookkeeping of term loans obtained from the NBM. |
| | The credit of the accounts records the amount of term loans obtained from the NBM. |
| | The debit of the accounts records the followings: - reimbursement of loans obtained (in case of insolvency the funds placed with other banks or the pledge for loans obtained may be used). |
| | The accounts have a credit balance and represent the bank's debt on loans obtained from the NBM. |
| | Accounts 2095-2098 are designated for the bookkeeping of term loans obtained from banks. |

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| | | The credit of the accounts records the amount of term loans obtained from other banks. |
| | | The debit of the accounts records the followings: - reimbursement of loans obtained (in case of insolvency the funds placed with other banks or the pledge for loans may be used). |
| | | The accounts have a credit balance and represent the bank's debt on loans obtained from other banks. |
| | | Account 2099 is designated for the bookkeeping of the amounts that adjust the value of the loans obtained from banks to the amortized cost. |
| | | The debit of the account records the amounts that decrease the value of the loans obtained, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans obtained, adjusting it to the amortized cost. |
| | | The account has a debit balance and represents the amounts that adjust the value of the loan obtained from banks to the amortized cost. |
| 2100 | Loans from Government for purposes of re-crediting | |
| | The group is designated for the bookkeeping of loans obtained from the Government for purposes of re-crediting, based on the agreement concluded between the Government and international financial organizations, and the amounts that adjust its value to the amortized cost. | |
| | 2101 | Short-term loans from Government for purposes of re-crediting (1 month and less) |
| | 2102 | Short-term loans from Government for purposes of re-crediting (1 month and less) |
| | 2103 | Medium-term loans from Government for purposes of re-crediting (over 1 year and up to 5 years) |
| | 2104 | Long-term loans from Government for purposes of re-crediting (over 5 years) |
| | 2105 | Contra-account Adjustment to the amortized cost of loans from Government for purposes of re-crediting |
| | Accounts 2101-2104 are designated for the bookkeeping of loans obtained by the bank from the Government for re-crediting, based on the agreements concluded between the Government and international financial organizations. | |
| | The credit of the accounts records the amount of loans received from the Government. | |
| | The debit of the accounts records loans reimbursement or derecognition. | |
| | The accounts have a credit balance and represent the amount of the bank's debt related to loans obtained from the Government. | |
| | Account 2105 is designated for the bookkeeping of the amounts that adjust the value of loans obtained from the Government for re-crediting to the amortized cost. | |
| | The debit of the account records the amounts that decrease the value of the loans obtained, adjusting it to the amortized cost. | |
| | The debit of the account records the amounts that increase the value of the loans obtained, adjusting it to the amortized cost. | |
| | The account has a debit balance and represents the amounts that adjust the value of the loans obtained from the Government for re-crediting to the amortized cost. | |
| 2110 | Loans from international financial organizations | |
| | The group is designated for the bookkeeping of term loans obtained from international financial organizations, and the amounts that adjust its value to the amortized cost. | |
| | 2111 | Short-term loans from international financial organizations (1 month and less) |
| | 2112 | Short-term loans from international financial organizations (over 1 month and up to 1 year) |
| | 2113 | Medium-term loans from international financial organizations (over 1 year and up to 5 years) |
| | 2114 | Long-term loans from international financial organizations (over 5 years) |

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| | 2116 | Contra-account Adjustment to the amortized cost of loans from international financial organizations |
| | | Accounts 2111-2114 are designated for the bookkeeping of term loans obtained from international financial organizations. |
| | | The credit of the accounts records the amount of term loans received from international financial organizations. |
| | | The debit of the accounts records loans reimbursement. |
| | | The accounts have a credit balance and represent the amount of the bank's debt related to loans obtained from international financial organizations. |
| | | Account 2116 is designated for the bookkeeping of the amounts that adjust the value of loans obtained from international financial organizations to the amortized cost. |
| | | The debit of the account records the amounts that decrease the value of the loans obtained, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans obtained, adjusting it to the amortized cost. |
| | | The account has a debit balance and represents the amounts that adjust the value of loans obtained from international financial organizations to the amortized cost. |
| 2120 | | Loans from other creditors |
| | | The group is designated for the bookkeeping of loans received from other creditors, and amounts that adjust its value to the amortized costs. |
| | 2121 | Short-term loans from other creditors (1 month and less) |
| | 2122 | Short-term loans from other creditors (over 1 month and up to 1 year inclusive) |
| | 2123 | Medium-term loans from other creditors (over 1 year and up to 5 years inclusive) |
| | 2124 | Long-term loans from other creditors (over 5 years) |
| | 2125 | Contra-account Adjustment to the amortized cost of loans from other creditors |
| | | Accounts 2121-2124 are designated for the bookkeeping of loans for different terms obtained from other creditors. |
| | | The credit of the accounts records the amount of loans obtained. |
| | | The debit of the accounts records loans reimbursement. |
| | | The accounts have a credit balance and represent the amount of the bank's debt related to loans obtained from other creditors. |
| | | Account 2125 is designated for the bookkeeping of the amounts that adjust the value of loans obtained from other creditors at amortized cost. |
| | | The debit of the account records the amounts that decrease the value of the loans obtained, adjusting it to the amortized cost. |
| | | The debit of the account records the amounts that increase the value of the loans obtained, adjusting it to the amortized cost. |
| | | The account has a debit balance and represents the amounts that adjust the value of the loan obtained from other creditors at amortized cost. |
| 2150 | | REPO agreements |
| | | The group is designated for the bookkeeping of sold securities (with reimbursement condition) upon REPO operations performance. |
| | 2151 | Securities sold under "REPO" agreements |
| | | Account 2151 is designated for the bookkeeping of funds received in exchange for securities sold according to "REPO" agreements on condition of their reimbursement. |

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| | | The credit of the account records the contractual value of securities sold according to “REPO” agreements. |
| | | The debit of the account records the value of securities repurchased according to “REPO” agreements. |
| | | The account has a credit balance and represents the bank's debts related to securities sold according to “REPO” agreements. |
| 2180 | Issued securities | |
| | The group is designated for the bookkeeping of securities issued by the bank. | |
| | The issued securities may be sold at face value or with premium/discount, amortized/calculated on a monthly basis. | |
| | 2181 | Securities issued with a fixed interest rate |
| | 2183 | Other issued securities |
| | 2185 | Premiums on issued securities |
| | 2186 | Contra-account Discounts on issued securities |
| | | Account 2181 is designated for the bookkeeping of securities issued by the bank at a fixed interest rate. |
| | | The credit of the account records the sale at face value of issued securities. |
| | | The debit of the account records the repurchase at face value of issued securities. |
| | | The account has a credit balance and represents the bank's debts related to securities issued at fixed interest rate. |
| | | Account 2183 is designated for the bookkeeping of securities issued by the bank, not referred to other accounts from this group. |
| | | The credit of the account records the sale at face value of other issued securities. |
| | | The debit of the account records the repurchase at face value of other issued securities. |
| | | The account has a credit balance and represents the bank's debts related to other issued securities. |
| | | Account 2185 is designated for the bookkeeping of the difference between the purchase price of issued securities and the face value, in case the latter is lower, with its monthly amortization. |
| | | The credit of the account records the amount of premiums on issued securities. |
| | | The debit of the account records the monthly amount of premiums amortization. |
| | | The account has a credit balance and represents the amount of premiums on issued securities. |
| | | Account 2186 is designated for the bookkeeping of the difference between the purchase price and the face value of securities, in case the latter is higher. |
| | | The debit of the account records the discounts on issued securities. |
| | | The credit of the account records the monthly amount of discounts calculated on issued securities. |
| | | The account has a debit balance and represents the amount of discounts on issued securities. |
| 2210 | Term deposits of the National Health Insurance Company/National Social Insurance House | |
| | The group is designated for the bookkeeping of deposits received from the National Health Insurance Company/ National social Insurance House for a certain term at a determined interest rate. These accounts shall be opened on the basis of the authorization issued by the Ministry of Finance. | |
| | 2211 | Short-term deposits of the National Health Insurance Company (1 year and less) |
| | 2212 | Medium-term deposits of the National Health Insurance Company (over 1 year and up to 5 years) |
| | 2213 | Long-term deposits of the National Health Insurance Company (over 5 years) |
| | 2214 | Short-term deposits of the National Social Insurance House (1 year and less) |
| | 2215 | Medium-term deposits of the National Social Insurance House (over 1 year and up to 5 years inclusive) |
| | 2216 | Long-term deposits of the National Social Insurance House (over 5 years) |

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| | Accounts 2211-2213 are designated for the bookkeeping of deposits received from the National Health Insurance Company for a certain term at a determined interest rate. |
| | The credit of the accounts records the funds received from the National Health Insurance Company. |
| | The debit of the accounts records the return of funds to the account holder. |
| | The accounts have a credit balance and represent the funds received from the National Health Insurance Company. |
| | Accounts 2214-2216 are designated for the bookkeeping of deposits received from the National Social Insurance House for a certain term at a determined interest rate. |
| | The credit of the accounts records the funds received from the National Social Insurance House. |
| | The debit of the accounts records the return of funds to the account holder. |
| | The accounts have a credit a balance and represent the funds received from the National Social Insurance House. |
| 2220 | Non-interest sight deposits of customers |
| | The group is designated for the bookkeeping of non-interest sight deposits. |
| 2224 | Current accounts of legal entities |
| 2225 | Current accounts of individuals |
| 2226 | Accepted payment documents |
| 2231 | Investment funds |
| 2232 | Other sight deposits of legal entities |
| 2233 | Other sight deposits of individuals |
| 2234 | Accumulation of funds (provisional account). |
| 2235 | Pledged deposits of legal entities |
| 2236 | Pledged deposits of individuals |
| 2237 | Current accounts of payment service providers for the bookkeeping of funds received from payment service users |
| 2238 | Special current accounts of legal entities |
| 2239 | Other special current accounts |
| | Account 2224 is designated for the bookkeeping of the movement of funds deposited/transferred without interest by legal entities and individuals performing an entrepreneurial activity or other type of activity, including those for the performance of payment card operations. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - cash deposits; - transfers of funds in favour of other bank's customer; - funds collected from the sale of securities of the customer at his/her order; - funds collected from the sale of goods, service rendering, works execution; - funds transferred from card accounts; - other operations. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - issue of cash to the account holder; - purchase of securities aimed for trading; - transfer of funds for card accounts supply; - payment of commissions on credit services rendering, for account service; - payment upon maturity of interest calculated on credits and claims on finance lease; - payment to the budget of taxes, duties, deductions to social fund, health insurance, etc.; - reimbursement of advances received previously for goods, services rendering or works execution; - other operations. |

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| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2225 is designated for the bookkeeping of the movement of funds deposited/transferred without interest by individuals, including those for the performance of payment card operations. This account records the current operations of receipts and payments, which may be withdrawn without prior notification by the account holder at any moment. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - cash deposits; - funds collected from the sale of securities of the customer at his/her order; - credits granted; - funds transferred from card accounts; - other operations. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - issue of cash to the account holder; - reimbursement of granted credits; - purchase of securities aimed for trading; - transfer of funds for card accounts supply; - payment of commission to the bank for account servicing; - payment of commission for credit services rendering; - payment upon maturity of interest calculated on credits and claims on finance lease; - payment to the budget of taxes, duties, deductions to social fund, health insurance, etc.; - other operations. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2226 is designated for the bookkeeping of funds accepted by the bank for transfer based on accepted payment documents (accepted payment order/ payment application). The transfer shall be performed according to the normative acts in force. |
| | | The credit of the account records the amounts collected from the customers' accounts accepted for transfer according to destination. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - derecognition of funds by destination; - return of the amount to the customer's bank account in case of its rejection by post offices or the beneficiary bank. |
| | | The account has a credit balance and represents funds accepted for transfer. |
| | | Account 2231 is designated for the bookkeeping of funds of Investment Funds. The amounts of this account are designated for current operations of receipts and payments in national currency and in foreign currency and may be withdrawn by the owners of funds according to the contractual conditions. |
| | | The credit of the account records the funds attracted through the placement of own shares. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - investment of funds attracted in securities of other issuers; - return of funds to the account holder. |
| | | The account has a credit balance and represents the funds attracted from the placement of own shares. |
| | | Account 2232 is designated for the bookkeeping of non-interest deposits of legal entities and individuals practicing entrepreneurial activity or other type of activity. Receipts and payments in this account are specified and the funds may be withdrawn based on contractual conditions. |
| | | The credit of the account records funds deposited in the deposit account. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - issue of cash to the account holder; - deposits return; - securities purchase; |

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| | | <ul style="list-style-type: none"> - reimbursement of received credits; - other operations. |
| | | The account has a credit balance and represents the funds deposited by legal entities. |
| | | Account 2233 is designated for the bookkeeping of non-interest deposits of individuals. Receipts and payments in this account, as well as their withdrawal shall be performed based on the contractual conditions. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - funds deposited in the deposit account; |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - issue of cash to the account holder; - deposits return and transfer of deposited means according to their destination; - securities purchase; - reimbursement of received credits; - foreign currency purchase upon customer's request. |
| | | The account has a credit balance and represents the funds deposited by individuals. |
| | | Account 2234 is designated for the accumulation of funds obtained upon the initial formation of equity or upon its increase, as well as public issue of securities performed by joint stock companies, except banks. This account records the accumulation of funds obtained in the process of closed issue of the bank's shares and bonds. |
| | | The credit of the account records the funds accumulated from underwriters or founders. |
| | | The debit of the account records the funds: <ul style="list-style-type: none"> - transferred following the state registration (issue registration) in the customer's current account or in the bank's equity (in case of share issuance); - returned to underwriters or founders in case of rejection of issue registration or of state registration. |
| | | The account has a credit balance and represents the accumulated funds. |
| | | Account 2235 is designated for the bookkeeping of pledged deposits received from legal entities and individuals performing an entrepreneurial activity or other type of activity for the insurance of the assumed commitments (guarantees to ensure compliance with contract, loans). |
| | | Account 2236 is designated for the bookkeeping of pledged deposits received from individuals for the insurance of the assumed commitments (guarantees to ensure compliance with contract, loans). |
| | | The receipts and payments recorded in these accounts shall be specified in the contract. |
| | | The credit of the account records the deposited funds. |
| | | The debit of the account records the return of funds or their transfer according to the contractual conditions. |
| | | The accounts have a credit balance and represent the amount of pledged deposits of legal entities and individuals for the insurance of assumed commitments. |
| | | Account 2237 is designed for the bookkeeping of funds deposited/transferred by payment companies/electronic money issuers/providers of postal services received from payment service users directly or through another payment service provider for the performance of certain payment transactions, if they are still held by the payment company and have neither been delivered to the payment beneficiary nor transferred to another payment service provider before the end of the business day following the day on which they were received which, according to Articles 26(3), 7(6) and 89(1) of Law No 114 of 18.05.2012, are exempt from enforcement measures in order to satisfy the claims of the creditors of payment company/electronic money issuer/provider of postal services other than payment service users. |
| | | The credit of the account records the deposits/transfers related to the funds of the payment company/electronic money issuer/postal service providers received from payment service users for the performance of some payment transactions. |
| | | The debit of the account records the transfers of funds from the account to the payment beneficiary. |

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| | | The account has a credit balance and represents the funds that have been neither sent to the payment beneficiary, nor transferred to another payment services provider. |
| | | Account 2238 is designated for the bookkeeping of the funds deposited/transferred without interest by legal entities in the process of liquidation or insolvency proceedings. |
| | | The credit of the account records the deposits/transfers related to the funds of legal entities in liquidation or in insolvency proceedings which, according to the legislation in force, are exempt from enforcement measures. |
| | | The debit of the account records the withdrawals/transfers related to the funds of legal entities in liquidation or in insolvency proceedings which, according to the legislation in force, are exempt from enforcement measures. |
| | | The account has a credit balance and represents the unused funds by the account holder - legal entities in the process of liquidation or insolvency proceedings. |
| | | Account 2239 is designed for the bookkeeping of bailiffs' funds, transferred/deposited with no interest, related to bails and funds collected as a result of enforcements and other procedural activities, as well as the enforcement duties and fees for preparation of bailiff's documents, which according to Article 28 of Law No 113 of 17.06.2010 on Bailiffs, may not be investigated on the basis of claims of bailiff's creditors. |
| | | The credit of the account records the deposits/transfers of funds related to bails and funds collected as a result of enforcements and other procedural activities, as well as the enforcement duties and fees for preparation of bailiff's documents. |
| | | The debit of the account records the transfers of funds from the account. |
| | | The account has a credit balance and represents the funds that have not been yet transferred to the beneficiary. |
| 2250 | Interest-related sight deposits of customers | |
| | The group is designated for the bookkeeping of interest-related deposits. | |
| | 2251 | Current accounts of legal entities |
| | 2252 | Current accounts of individuals |
| | 2254 | Special deposits of legal entities |
| | 2255 | Special deposits of individuals |
| | 2256 | Pledged deposits of legal entities |
| | 2257 | Pledged deposits of individuals |
| | 2258 | Current accounts for operations with payment cards of the legal entity |
| | 2259 | Current accounts for operations with payment cards of the individuals |
| | 2261 | Other interest bearing sight deposits of legal entities |
| | 2262 | Other interest bearing sight deposits of individuals |
| | 2263 | State budget resources |
| | 2264 | Extra-budgetary resources |
| | 2265 | Accumulation of funds (provisional account) |
| | 2266 | Local budgets' resources |
| | 2267 | Compulsory Health Insurance Funds resources |
| | 2268 | State Social Insurance Budget resources |
| | 2269 | State Social Insurance Budget specific resources |
| | 2271 | Means of units of implementing investment projects from external grants |
| | 2272 | Means of units of implementing investment projects from external loans |
| | 2273 | Guarantees collected by customs service |

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| 2274 | Current accounts of payment service providers for the bookkeeping of funds received from payment service users |
| 2275 | Special current accounts of legal entities |
| | Account 2251 is designated for the bookkeeping of the movement of funds deposited/transferred with interest by legal entities and individuals practicing entrepreneurial activity or other type of activity, including those for the performance of payment card operations. The amounts recorded in this account are destined for receipts and payments that can be withdrawn by the account holder without prior notice at any moment. |
| | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - cash deposits; - funds collected from the sale of goods, service rendering, works execution; - credits granted; - funds from the sale of the customer's securities; - funds from transit accounts; - funds transferred from card accounts; - other operations. |
| | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - issue of cash to the account holder; - settlements performance between the bank's customers; - transfer of funds from the card account in favour of the customer; - securities purchase; - reimbursement of received credits; - payment of interests calculated on credits and claims on finance lease; - payment to the budget of taxes, duties; - reimbursement of advances received previously for goods, services rendering or works execution; - payment of commissions for credit services rendering, account servicing; - other operations. |
| | The account has a credit balance and represents the unused funds by the account holder. |
| | Account 2252 is designated for the bookkeeping of the movement of funds deposited/transferred without interest by individuals, including those for the performance of payment card operations. The amounts recorded in this account are destined for receipts and payments that can be withdrawn by the account holder without prior notice at any moment. |
| | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - cash deposits; - other transfer operations. |
| | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - issue of cash to the account holder; - payment of interests calculated on the received credits; - reimbursement of received credits; - other operations. |
| | The account has a credit balance and represents the unused funds by the account holder. |
| | Account 2254 is designated for the bookkeeping of interest-related deposits by legal entities and individuals performing an entrepreneurial activity or other type of activity with determined purposes (own sources, grants, deposits made up of interests). |
| | Account 2255 is designated for the bookkeeping of interest-related deposits by individuals with determined purposes (own sources, grants, deposits made up of interests). |
| | The receipts and payments recorded in these accounts shall be specified in the contract. |
| | The credit of the accounts records the deposited funds, interests paid. |

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| | | The debit of the accounts records the return of deposits or the transfer of deposits according to the contractual conditions. |
| | | The accounts have a credit balance and represent the unused funds by the account holder. |
| | | Account 2256 is designated for the bookkeeping of pledged deposits with interest received from legal entities and individuals performing an entrepreneurial activity or other type of activity for the insurance of the assumed commitments (offer guarantees, to ensure compliance with contract, loans). |
| | | Account 2257 is designated for the bookkeeping of interest-related pledged deposits received from individuals for the insurance of assumed commitments (offer guarantees, to ensure compliance with contract, loans). |
| | | The receipts and payments recorded in these accounts shall be specified in the contract. |
| | | The credit of the accounts records the deposited funds, interests paid. |
| | | The debit of the account records the return of funds or their transfer according to the contractual conditions. |
| | | The accounts have a credit balance and represent the amount of pledged deposits of legal entities and individuals for the insurance of assumed commitments. |
| | | Account 2258 is designated for the bookkeeping of funds deposited in cash/transferred by legal entities and individuals performing an entrepreneurial activity or other type of activity for the performance of payment card operations, the interest of which shall be calculated according to the contractual conditions. |
| | | Account 2259 is designated for the bookkeeping of funds deposited in cash/transferred by individuals for the performance of payment card operations, the interest of which shall be calculated according to the contractual conditions. |
| | | The credit of the accounts records the funds deposited in cash/transferred as replenishment of payment card account by customers. |
| | | The debit of the accounts records the funds withdrawn in cash, funds transferred for the payment of expenses. |
| | | The accounts have a credit balance and represent the unused funds by the account holder. |
| | | Account 2261 is designated for the bookkeeping of other interest-related deposits placed by legal entities and individuals performing an entrepreneurial activity or other type of activity. |
| | | Account 2262 is designated for the bookkeeping of other interest-related deposits placed by individuals. |
| | | The receipts and payments recorded in these accounts shall be specified in the contract. |
| | | The credit of the accounts records the deposited funds, interests paid. |
| | | The debit of the accounts records the return of deposits or the transfer of deposits according to the contractual conditions. |
| | | The accounts have a credit balance and represent the unused funds by the account holder. |
| | | Account 2263 is designated for the bookkeeping of funds related to the state budget, the interest of which shall be calculated according to the legislation in force. This account shall be opened on the basis of the authorization issued by the Ministry of Finance. |
| | | The credit of the account records funds transferred from the Ministry of Finance for carrying out the expenses by institutions funded from the state budget, subordinated to authorities of central public administration, located on the territory of the Republic of Moldova. |
| | | The debit of the account records the funds used by the account holder. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2264 is designated for the bookkeeping of funds obtained by self-sustained public authorities/institutions and the funds that are in temporary possession of the budgetary authorities/institutions, the interest of which shall be accrued according to the legislation in force. |

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| | | The credit of the account records the funds transferred from component budgets of the national public budget to self-sustained public authorities/ institutions and the funds that are in temporary possession of the budgetary authorities/institutions. |
| | | The debit of the account records the funds used by the account holder. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2265 is designated for the bookkeeping of the accumulation of funds upon the initial creation of the equity or its increase, as well as the public issue of securities performed by joint stock companies, except for the banks. This account records also the accumulation of funds obtained in the process of closed issue of the bank's shares and bonds, and the interest obtained from the use of these means by the bank. |
| | | The credit of the account records the funds accumulated from underwriters or founders. |
| | | The debit of the account records the funds: <ul style="list-style-type: none"> - transferred following the state registration (issue registration) in the customer's current account or in the bank's equity (in case of share issue); - returned to underwriters or founders in case of rejection of issue registration or of state registration. |
| | | The account has a credit balance and represents the accumulated funds. |
| | | Account 2266 is designated for the bookkeeping of funds related to local budgets, the interest of which shall be calculated according to the legislation in force. This account shall be opened on the basis of the authorization issued by the Ministry of Finance. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - funds transferred from the Ministry of Finance; - payment by legal entities and individuals of taxes and duties related to the local budgets; - means obtained by public institutions funded from local budgets, from paid services rendering and works execution or from other activities accepted by the normative acts in force. |
| | | The debit of the account records the funds used by the account holder. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2267 is designated for the bookkeeping of funds related to compulsory health insurance funds, the interest of which shall be calculated according to the legislation in force. |
| | | The credit of the account records the receipt of: <ul style="list-style-type: none"> - funds of compulsory health insurance funds transferred from the bank accounts of Ministry of Finance opened with the National Bank of Moldova; - amounts transferred from the state budget for uninsured categories of population; - return of expenses. |
| | | The debit of the account records the funds used by the account holder. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2268 is designated for the bookkeeping of funds related to the State Social Insurance Budget, the interest of which shall be calculated according to the legislation in force. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - receipt of means of the State Social Insurance Budget transferred from the bank accounts of the Ministry of Finance opened with the National Bank of Moldova; - return of pensions; other receipts related to the State Social Insurance Budget. |
| | | The debit of the account records the funds used by the account holder. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2269 is designated for the bookkeeping of special-destination funds related to the State Social Insurance Budget, the interest of which shall be calculated according to the legislation in force. |
| | | The credit of the account records the followings: |

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| | | - amounts transferred from the state budget for the payment of allowances, indemnities and nominative compensations. |
| | | The debit of the account records the funds used by the account holder. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Accounts 2271-2272 are designated for the bookkeeping of the movement of funds related to investment projects from external credits and grants contracted by the Government, received directly by units of investment projects implementation. |
| | | The credit of the accounts records the receipt of funds related to investment projects from external grants and credits. |
| | | The debit of the accounts records the funds used by the account holder. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| | | Account 2273 is designated for the bookkeeping of warranties amounts, equivalent to import duties, collected by Customs Service paid by individuals in transit on the territory of the Republic of Moldova. |
| | | The credit of the account records the amounts of warranties collected by Customs Service. |
| | | The debit of the account records the amounts of warranties returned by Customs Service to individuals or their transfer to the income account of the state budget opened with the National Bank of Moldova. |
| | | The account has a credit balance and represents the amounts of warranties collected by Customs Service. |
| | | Account 2274 is designed for the bookkeeping of funds deposited/transferred with an interest by payment companies/electronic money issuers/providers of postal services received from payment service users directly or through another payment service provider for the performance of certain payment transactions, if they are still held by the payment company and have neither been delivered to the payment beneficiary nor transferred to another payment service provider before the end of the business day following the day on which they were received which, according to Articles 26(3), 7(6) and 89(1) of Law No 114 of 18.05.2012, are exempt from enforcement measures in order to satisfy the claims of the creditors of payment company/electronic money issuer/provider of postal services other than payment service users. |
| | | The credit of the account records the deposits/transfers related to the funds of the payment company/electronic money issuer/postal service providers received from payment service users for the performance of some payment transactions. |
| | | The debit of the account records the transfers of funds from the account to the payment beneficiary. |
| | | The account has a credit balance and represents the funds that have been neither sent to the payment beneficiary, nor transferred to another payment services provider. |
| | | Account 2275 is designated for the bookkeeping of the funds deposited/transferred with interest by legal entities in the process of liquidation or insolvency proceedings. |
| | | The credit of the account records the deposits/transfers related to the funds of legal entities in liquidation or in insolvency proceedings which, according to the legislation in force, are exempt from enforcement measures. |
| | | The debit of the account records the withdrawals/transfers related to the funds of legal entities in liquidation or in insolvency proceedings which, according to the legislation in force, are exempt from enforcement measures. |
| | | The account has a credit balance and represents the unused funds by the account holder - legal entities in the process of liquidation or insolvency proceedings. |
| 2290 | Accounts for capital legalization | |
| | The group is designated for the bookkeeping of funds deposited or transferred regarding the capital legalization. | |
| | 2291 | Accounts for funds legalization |
| | | Account 2291 is designated for the bookkeeping of funds deposited or transferred by subjects of capital legalization. |

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| | | The credit of the account records the followings: - cash deposits; - amounts collected by transfer. |
| | | The debit of the accounts records the followings: - issue of cash to the account holder; - transfer of funds based on an account holder's order; - other operations. |
| | | The account has a credit balance and represents the unused funds by the account holder. |
| 2310 | Savings deposits | |
| | The group is designated for the bookkeeping of savings deposits of individuals, individuals practicing an activity, legal entities, non-banking financial sector, and non-commercial organizations. | |
| | 2311 | Savings deposits of individuals |
| | 2312 | Savings deposits of legal entities |
| | 2313 | Savings deposits of individuals performing an activity |
| | 2314 | Savings deposits of financial non-banking sector |
| | 2315 | Savings deposits of non-commercial organizations |
| | | Accounts 2311-2315 are designated for the bookkeeping of the existence and the movement of received savings deposits. |
| | | The credit of the account records the followings: - amounts of received savings deposits; - capitalized interests. |
| | | The debit of the account records the return of deposits. |
| | | The accounts have a credit balance and represent the bank's debts related to savings deposits of bank's customers. |
| 2330 | Overnight deposits | |
| | The group is designated for the bookkeeping of overnight deposits placed at a determined interest rate, as well as the overnight deposits of legal entities. | |
| | 2331 | Overnight deposits of banks – unrelated parties |
| | 2332 | Overnight deposits of banks – related parties |
| | 2333 | Overnight deposits of legal entities |
| | | Accounts 2331-2332 are designated for the bookkeeping of overnight deposits placed by banks. |
| | | The credit of the accounts records the overnight deposits placed by banks. |
| | | The debit of the accounts records the followings: - return of overnight deposits placed by banks, or their transfer to other accounts; - covering of non-reimbursed credits (non-covered claims). |
| | | The accounts have a credit balance and represent the bank's debts related to overnight deposits placed by banks. |
| | | Account 2333 is designated for the bookkeeping of overnight deposits placed by legal entities and individuals performing an entrepreneurial activity or other type of activity. |
| | | The credit of the accounts records the overnight deposits placed by banks. |
| | | - return of overnight deposits placed by banks, or their transfer to other accounts; |
| | | The account has a credit balance and represents the bank's debts related to customers' overnight deposits. |
| 2340 | Term deposits of banks | |
| | The group is designated for the bookkeeping of deposits received from banks for a certain term and at a determined interest rate. | |

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| | This group records also the pledged deposits received for the insurance of loans granted at an established interest rate and terms. |
| 2341 | Short-term deposits of banks (1 month and less) |
| 2342 | Short-term deposits of banks (over 1 month and up to 1 year) |
| 2343 | Medium-term deposits of banks (over 1 year and up to 5 years inclusive) |
| 2344 | Long-term deposits of banks (over 5 years) |
| 2346 | Short-term pledged deposits of banks (1 month and less) |
| 2347 | Short-term pledged deposits of banks (over 1 month and up to 1 year inclusive) |
| 2348 | Medium-term pledged deposits of banks (over 1 year and up to 5 years inclusive) |
| 2349 | Long-term pledged deposit of banks (over 5 years) |
| | Accounts 2341-2344 are designated for the bookkeeping of the existence and the movement of deposits received from banks on different terms. |
| | The credit of the account records the followings: - amounts of term deposits received from banks; - capitalized interests. |
| | The debit of accounts records the return of term deposits received from banks. |
| | The accounts have a credit balance and represent the bank's debts related to term deposits formed from banks. |
| | Accounts 2346-2349 are designated for the bookkeeping of the existence and the movement of pledged deposits received from banks on different terms. |
| | The credit of the account records the followings: - amounts of term pledged deposits received from banks; - capitalized interests. |
| | The debit of the accounts records the return of term pledged deposits received from banks. |
| | The accounts have a credit balance and represent the bank's debts related to term pledged deposits received from banks. |
| 2360 | Term deposits related to the state budget |
| | The group is designated for the bookkeeping of deposits received from institutions funded from special budgetary means and special funds of the state budget, for a certain term at a determined interest rate. |
| 2361 | Short-term deposits accepted from the state budget sources (1 year and less) |
| 2362 | Medium-term deposits accepted from the state budget sources (over 1 year and up to 5 years inclusive) |
| 2363 | Long-term deposits accepted from the state budget sources (over 5 years) |
| | Accounts 2361-2363 are designated for the bookkeeping of deposits received from the Ministry of Finance on different terms. |
| | The credit of the account records the followings: - amounts of received term deposits; - capitalized interests. |
| | The debit of the accounts records the return of deposits. |
| | The accounts have a credit balance and represent the bank's debts related to term deposits received from institutions funded from state budget means. |
| 2370 | Term deposits of customers |
| | The group is designated for the bookkeeping of deposits received from customers (individuals and legal entities) for a set term and determined interest rate. |
| 2371 | Short-term deposits of legal entities (1 year and less) |
| 2372 | Medium-term deposits of legal entities (over 1 year and up to 5 years inclusive) |

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| 2373 | Long-term deposits of legal entities (over 5 years) |
| 2374 | Short-term deposits of individuals (1 year and less) |
| 2375 | Medium-term deposits of individuals (over 1 year and up to 5 years inclusive) |
| 2376 | Long-term deposits of individuals (over 5 years) |
| | Accounts 2371-2373 are designated for the bookkeeping of term deposits received from legal entities and individuals performing an entrepreneurial activity or other type of activity on term. |
| | The credit of the account records the followings: - amounts of received term deposits; - capitalized interests. |
| | The debit of the accounts records the followings: - reimbursement of previously received deposits to legal entities. |
| | The accounts have a credit balance and represent the bank's debts related to term deposits by legal entities. |
| | Accounts 2374-2376 are designated for the bookkeeping of deposits received from individuals on different terms. |
| | The credit of the account records the followings: - amounts of received term deposits; - capitalized interests. |
| | The debit of the accounts records the followings: - reimbursement of previously received deposits to legal entities. |
| | The accounts have a credit balance and represent the bank's debts related to term deposits by individuals. |
| 2380 | Term pledged deposits of customers |
| | The group is designated for the bookkeeping of pledged deposits received from customers (individuals and legal entities) for a certain term and at a determined interest rate received for the insurance of granted loans or other claims. |
| 2381 | Short-term pledged deposits of legal entities (1 year and less) |
| 2382 | Medium-term pledged deposits of legal entities (over 1 year and up to 5 years inclusive) |
| 2383 | Long-term pledged deposits of legal entities (over 5 years) |
| 2384 | Short-term pledged deposits of individuals (1 year and less) |
| 2385 | Medium-term pledged deposits of individuals (over 1 year and up to 5 years inclusive) |
| 2386 | Long-term pledged deposits of individuals (over 5 years) |
| | Accounts 2381-2383 are designated for the bookkeeping of pledged deposits received from legal entities and individuals performing an entrepreneurial activity or other type of activity for different terms. |
| | The credit of the account records the followings: - received term pledged deposits; - capitalized interests. |
| | The debit of the accounts records the followings: - reimbursement of term pledged deposits or credits reimbursement. |
| | The accounts have a credit balance and represent the bank's debts related to term pledged deposits of legal entities. |
| | Accounts 2384-2386 are designated for the bookkeeping of pledged deposits received from individuals on different terms. |
| | The credit of the account records the followings: - received term pledged deposits; - capitalized interests. |

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| | | The debit of the accounts records the reimbursement of term pledged deposits or the use of the amount of the pledged deposits for debts covering. |
| | | The accounts have a credit balance and represent the bank's debts related to term pledged deposits of individuals. |
| 2410 | Term deposits of non-commercial organizations | |
| | The group is designated for the bookkeeping of deposits/pledged deposits of non-commercial organizations for a certain term and at a set interest rate. | |
| | 2411 | Short-term deposits of non-commercial organizations (1 year and less) |
| | 2412 | Medium-term deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 2413 | Long-term deposits of non-commercial organizations (over 5 years) |
| | 2414 | Short-term pledged deposits of non-commercial organizations (1 year and less) |
| | 2415 | Medium-term pledged deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 2416 | Long-term pledged deposits of non-commercial organizations (over 5 years) |
| | | Accounts 2411-2416 are designated for the bookkeeping of the existence and movement of deposits/pledged deposits on term received from non-commercial organizations. |
| | | The credit of the account records the followings: - amounts of received deposits/pledged deposits on term; - capitalized interests. |
| | | The debit of the accounts records the returned deposits/pledged deposits. |
| | | The accounts have a credit balance and represent the bank's debts related to deposits/pledged deposits on term received from non-commercial organizations. |
| 2420 | Term deposits of financial non-banking sector | |
| | The group is designated for the bookkeeping of deposits/pledged deposits of non-banking financial sector for a certain term and at a set interest rate. | |
| | 2421 | Short-term deposits of non-banking financial sector (1 year and less) |
| | 2422 | Medium-term deposits of non-banking financial sector (over 1 year and up to 5 years) |
| | 2423 | Long-term deposits of non-banking financial sector (over 5 years) |
| | 2424 | Short-term pledged deposits of non-banking financial sector (1 year and less) |
| | 2425 | Medium-term pledged deposits of non-banking financial sector (over 1 year and up to 5 years) |
| | 2426 | Long-term pledged deposits of financial non-banking sector (over 5 years) |
| | | Accounts 2421-2426 are designated for the bookkeeping of the existence and movement of deposits/pledged deposits on term received from non-banking financial sector. |
| | | The credit of the account records the followings: - amounts of received deposits/pledged deposits on term; - capitalized interests. |
| | | The debit of the accounts records the returned deposits/pledged deposits. |
| | | The accounts have a credit balance and represent the bank's debts related to deposits/pledged deposits on term received from non-banking financial sector. |
| 2430 | Term deposits of individuals performing an activity | |
| | The group is designated for the bookkeeping of deposits/pledged deposits of individuals performing an activity for a certain term and at a set interest rate. | |
| | 2431 | Short-term deposits of individuals performing an activity (1 year and less) |
| | 2432 | Medium-term deposits of individuals performing an activity (over 1 year and up to 5 years) |
| | 2433 | Long-term deposits of individuals performing an activity (over 5 years) |

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| | 2434 | Short-term pledged deposits of individuals performing an activity (1 year and less) |
| | 2435 | Medium-term pledged deposits of individuals performing an activity (over 1 year and up to 5 years) |
| | 2436 | Long-term pledged deposits of individuals performing an activity (over 5 years) |
| | | Accounts 2431-2436 are designated for the bookkeeping of the existence and movement of deposits/pledged deposits on term received from individuals performing an activity. |
| | | The credit of the account records the followings: - amounts of received deposits/pledged deposits on term; - capitalized interests. |
| | | The debit of the accounts records the returned deposits/pledged deposits. |
| | | The accounts have a credit balance and represent the bank's debts related to deposits/pledged deposits on term received from individuals practicing an activity. |
| 2520 | Operating lease | |
| | | The group is designated for the bookkeeping of the bank's debts to other banks and customers regarding the received operating lease, as well as the amounts adjusting the value of the debt for the received operating lease. |
| | 2521 | Operating lease from banks |
| | 2522 | Operating lease from customers |
| | 2523 | Contra-account Adjustment of debt value to banks relating to operating lease |
| | 2524 | Contra-account Adjustment of debt value to customers relating to operating lease |
| | | Accounts 2531 and 2532 are designated for the bookkeeping of the debts of the bank (leaseholder) to banks and customers on the received operating lease. |
| | | The credit of the account records the bank's (lesee's) debts to banks and to customers for the assets related to the right of use, received under an operating lease. |
| | | The debit of the accounts records derecognition of debt, payment of the lessor's fee by the bank or return of the assets related to the right to use, acquired under operating lease. |
| | | The accounts have a credit balance and represent the bank's debts related to the received operating lease. |
| | | Accounts 2531 and 2532 are designated for the bookkeeping of the amounts adjusting the value of debt to banks and customers on the received operating lease, using a reviewed and unchanged discount rate. The debit of the account records the amounts that decrease the value of debts to banks and customers on received operating lease. The credit of the account records the amounts that increase the value of debts to banks and customers on received operating lease. The accounts have a debit balance and represent the amounts that adjust the value of debts to banks and customers on received operating lease. |
| 2530 | Finance lease | |
| | | The group is designated for the bookkeeping of the bank's debts to other banks and customers regarding the received financial lease, as well as the amounts adjusting it at amortized cost. |
| | 2531 | Finance lease from banks |
| | 2532 | Finance lease from customers |
| | 2533 | Contra-account Adjustment of debt value to banks relating to finance lease |
| | 2534 | Contra-account Adjustment of debt value to customers relating to finance lease |
| | | Accounts 2531-2532 are designated for the bookkeeping of the debts of the bank (leaseholder) to banks and customers on the received finance lease. |
| | | The credit of the account records the bank's (lesee's) debts to banks and to customers for the assets related to the right of use, received under a financial lease. |
| | | The debit of the accounts records derecognition of debt, payment of the lessor's fee by the bank or return of the assets related to the right to use, acquired under financial lease. |

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| | | The accounts have a credit balance and represent the bank's debts related to the received finance lease. |
| | | Accounts 2533 and 2534 are designated for the bookkeeping of the amounts adjusting the value of debt to banks and customers on the received financial lease, using a reviewed and unchanged discount rate. |
| | | The debit of the account records the amounts that decrease the value of debts to banks and customers on received financial lease. |
| | | The credit of the account records the amounts that increase the value of debts to banks and customers on received financial lease. |
| | | The accounts have a debit balance and represent the amounts that adjust the value of debts to banks and customers on received financial lease. |
| 2540 | Term deposits of units of implementing investment projects from external grants and loans | |
| | The group is designated for the bookkeeping of deposits received from units of implementing investment projects from external grants and loans, for a certain term and at a determined interest rate. | |
| | 2541 | Short-term deposits of units of implementing investment projects from external grants (1 year and less) |
| | 2542 | Medium-term deposits of units of implementing investment projects from external grants (over 1 year and up to 5 years) |
| | 2544 | Short-term deposits of units of implementing investment projects from external loans (1 year and less) |
| | 2545 | Medium-term deposits of units of implementing investment projects from external loans (over 1 year and up to 5 years) |
| | | Accounts 2541-2542 are designated for the bookkeeping of deposits received from units of implementing investment projects, for a certain term and at a determined interest rate, from external grants contracted by the Government. |
| | | The credit of the account records the followings: - received term deposits; - capitalized interests. |
| | | The debit of the accounts records the return of term deposits to units of implementing investment projects. |
| | | The accounts have a credit balance and represent the bank's debts related to term deposits received from units of implementing investment projects. |
| | | Accounts 2544-2545 are designated for the bookkeeping of deposits received from units of implementing investment projects, for a certain term and at a determined interest rate, from external loans contracted by the Government. |
| | | The credit of the account records the followings: - received term deposits; - capitalized interests. |
| | | The debit of the accounts records the followings: - return term deposits. |
| | | The accounts have a credit balance and represent the bank's debts related to term deposits received from units of implementing investment projects. |
| 2560 | Term deposits of local budgets | |
| | The group is designated for the bookkeeping of deposits received from local budgets for a certain term and at a determined interest rate. | |
| | The accounts shall be opened on the basis of the authorization issued by the relevant authorities according to the legislation in force. | |
| | 2561 | Short-term deposits of local budgets (1 year and less) |
| | 2562 | Medium-term deposits of local budgets (over 1 year and up to 5 years inclusive) |
| | 2563 | Long-term deposits of local budgets (over 5 years) |

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| | Accounts 2561-2563 are designated for the bookkeeping of term deposits received from the local budgets. |
| | The credit of the account records the followings: - received deposits; - capitalized interests. |
| | The debit of the accounts records the followings: - deposits return. |
| | The accounts have a credit balance and represent the bank's debts related to term deposits received from local budgets. |
| 2570 | Financial liabilities measured at fair value through profit and loss |
| | The group is designated for the bookkeeping of financial liabilities held-for-trading and those designated as at fair value through profit or loss, their revaluation, as well as the bookkeeping of the option to designate a financial liability at fair value through profit or loss. |
| 2571 | Financial liabilities held for trading |
| 2572 | Financial liabilities designated at fair value through profit and loss |
| 2573 | Revaluation of financial liabilities measured at fair value through profit or loss |
| | Accounts 2571 and 2572 are designated for the bookkeeping of financial liabilities held for sale and those designated at fair value through profit or loss and the amounts of their revaluation. Within these accounts there may be also reflected the revaluation amounts of financial liabilities held for sale and those designated at fair value through profit or loss, if the Accounting policy does not provide for a separate bookkeeping for them. |
| | The credit of the account records the amount of financial liabilities held for sale and those designated at fair value through profit or loss and the amount of positive revaluation. |
| | The debit of the account records the reimbursement of the financial liabilities held for sale and those designated at fair value through profit or loss, the amount of negative revaluation and their writing-off. |
| | The account has a credit balance and represents the amount of financial liabilities held for sale and those designated at fair value through profit or loss and the amount of their revaluation. |
| | Account 2573 is designated for the bookkeeping of revaluation of financial liabilities measured at fair value through profit or loss, if the Accounting policy does not provide for a separate bookkeeping for them. |
| | The credit of the account records the amount of positive revaluation of financial liabilities following the determination of the fair value during the holding period or their writing-off. |
| | The debit of the account records the amount of negative revaluation of financial liabilities following the determination of the fair value during the holding period or their writing-off. |
| | The account has a credit balance (in case of positive revaluation of financial liabilities) or a debit balance (in case of negative revaluation of financial liabilities). |
| 2700 | Accrued interest payable |
| | The group is designated for the bookkeeping of accrued interests payable by the bank on loans, deposits, etc. The interest shall be calculated for all types of interest expenses. Commissions and expenses (non-interest related) may be also calculated in this group. The accrual of (non-interest related) commissions and expenses shall be performed only in case the bank is certain to bear the expenses and there is a real possibility to exactly determine the amount of expenses. |
| 2701 | Accrued interest on "Nostro" and "Loro" accounts |
| 2704 | Accrued interest on overnight loans |
| 2705 | Accrued interest on sight pledged deposits of banks |
| 2707 | Accrued interest on loans from banks |

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| 2708 | Accrued negative interest on term placements with banks |
| 2709 | Accrued interest on loans from the Government for purposes of re-crediting |
| 2711 | Accrued interest on loans received from international financial organizations |
| 2712 | Accrued interest on loans from other creditors |
| 2715 | Accrued interest on “REPO” agreements |
| 2716 | Accrued interest on issued securities |
| 2717 | Accrued interest on term deposits of the National Social Insurance House / National Health Insurance Company |
| 2719 | Accrued interest on sight deposits of customers |
| 2721 | Accrued interest on state budget resources and extra-budgetary resources |
| 2722 | Accrued interest on saving deposits |
| 2724 | Accrued interest on overnight deposits of banks and legal entities |
| 2725 | Accrued interest on term deposits of banks |
| 2726 | Accrued interest on deposits from the bank’s head office or from branches thereof |
| 2727 | Accrued interest on term deposits related to state budget |
| 2728 | Accrued interest on term deposits of customers |
| 2729 | Accrued interest on term pledged deposits of customers |
| 2731 | Accrued interest on finance lease |
| 2732 | Accrued interest on term deposits of units of implementing investment projects from external grants and loans |
| 2733 | Accrued interest on term deposits of local budgets |
| 2734 | Accrued interest on subordinated debt |
| 2735 | Accrued interest on term deposits of non-commercial organizations |
| 2736 | Accrued interest on term deposits of financial non-banking sector |
| 2737 | Accrued interest on life limited shares |
| 2738 | Accrued interest on term deposits of individuals performing an activity |
| 2739 | Accrued interest on operating lease |
| 2741 | Accrued interest on loans from head office and branches |
| 2744 | Non-interest-bearing calculated expenses |
| 2745 | Accrued interest payable from operations with derivative financial instruments |
| 2746 | Accrued interest on financial liabilities measured at fair value through profit or loss |
| 2747 | Interest related commissions |
| | Accounts 2701-2741 are designated for the bookkeeping of accrual, payment and correction of interest on loans, deposits, etc., as well as negative interest on term deposits with banks |
| | The credit of the accounts records the expenses from accrual of interests. |
| | The debit of the account records the payment of interest-related expenses previously accrued or the correction of the corresponding amount previously registered under expenses. |
| | The accounts have a credit balance and represent the amount of accrued interests. |
| | Account 2744 is designated for the bookkeeping of the accrual, payment and correction of some non-interest related expenses. |
| | The credit of the account records the accrual of expenses (commissions). |
| | The debit of the account records the payment of expenses previously accrued or the correction of the amount previously registered under expenses. |

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| | | The account has a credit balance and represents the amount of non-interest related and unpaid commissions. |
| | | Account 2745 is designated for the bookkeeping of the interest (discount/premium) calculated to be paid from operations with derivative financial instruments. |
| | | The credit of the account records the amounts of the interest (discount/premium) calculated to be paid from operations with derivative financial instruments. |
| | | The debit of the account records the amounts of the interest (discount/premium) calculated to be paid from operations with derivative financial instruments transferred to the conversion and adjustment account. |
| | | The account has a credit balance and represents the amount of the interest (discount/premium) calculated to be paid from operations with derivative financial instruments. |
| | | Account 2746 is designated for the bookkeeping of the interest calculated to be paid from financial liabilities measured at fair value through profit or loss. |
| | | The credit of the account records the amounts of the interest calculated to be paid from financial liabilities measured at fair value through profit or loss. |
| | | The debit of the account records the payment of the interest calculated from financial liabilities measured at fair value through profit or loss. |
| | | The account has a credit balance and represents the amounts of interest calculated to be paid from the financial liabilities measured at fair value through profit or loss. |
| | | Account 2747 is designated for the bookkeeping of the calculation and payment of interest-related commissions on bank operations, in case the bank is certain that the commission will be paid and there is a real possibility to determine the exact amount of the commission. |
| | | The credit of the account records the calculation of interest-related commissions to be paid by the bank. |
| | | The debit of the account records the amount of paid commissions. |
| | | The account has a credit balance and represents the amounts of unpaid interest-related commissions. |
| 2760 | Anticipated income | |
| | | The group is designated for the bookkeeping of interests, subsidies received by the bank and other payments received in advance, which cannot be reflected under the incomes of the reported date. |
| | 2761 | Unearned interest received |
| | 2762 | Anticipated income related to subventions |
| | 2763 | Other anticipated income |
| | | Account 2761 is designated for the bookkeeping of interests collected in advance, which cannot be reflected under the income of the reported date, but will be reported under the income in the next reporting periods. |
| | | The credit of the accounts records the interests received in advance. |
| | | The debit of the account records the partial or total passing over to income of the amount collected in advance. |
| | | The account has a credit balance and represents the interests collected in advance. |
| | | Account 2762 is designated for the bookkeeping of income collected in advance related to subsidies. |
| | | The credit of the account records the income received in advance related to subsidies. |
| | | The debit of the account records the partial or total passing over to income. |
| | | The account has a credit balance and represents the income collected in advance related to subsidies. |
| | | Account 2763 is designated for the bookkeeping of interests collected in advance, which cannot be reflected under the income of the reported date, but will be reported under the income in the next reporting periods. |

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| | | The credit of the account records the income received in advance. |
| | | The debit of the account records the partial or total passing over to income of the amount collected in advance. |
| | | The account has a credit balance and represents the income collected in advance. |
| 2770 | Provisions | |
| | | The group is designated for the bookkeeping of the creation of provisions related to tangible assets (for repairing and removing them), for any conditional commitments losses, for the bank employees benefits and other provisions. |
| | 2771 | Other provisions |
| | 2772 | Provisions for losses on conditional commitments |
| | 2774 | Provisions on bank's employee benefits |
| | 2775 | Provisions for tangible assets |
| | | Account 2771 is designated for the bookkeeping of the creation of other provisions (civil and legal losses and for restructuring, etc.). |
| | | The credit of the account records the creation and the increase of other provisions. |
| | | The debit of the accounts records the followings: - use of provisions; - settlement of the unused provision or the previously created surplus. |
| | | The account has a credit balance and represents the amount of other made up provisions. |
| | | Account 2772 is designated for the bookkeeping of the creation of provisions created for the compensation of any losses on conditional commitments, during 12 months or during lifetime. In case the amount of losses diminishes, the diminished amount is returned to the account from which the provisions were constituted. If the credit risk has not increased significantly since the initial recognition, recognize 12-month expected impairment loss and if the credit risk has increased significantly since the initial recognition or for which there are objective evidence of impairment at the reporting date, recognize lifetime expected impairment loss. |
| | | The credit of the account records the creation and increase of provisions for the compensation of any losses on conditional commitments. |
| | | The debit of the account records the decrease of the amount of provisions related to the conditional commitment in case of recognition of the latter as an asset in the balance sheet. |
| | | The account has a credit balance and represents the provisions created for the compensation of any losses on conditional commitments, during 12 months or during a lifetime, calculated by the bank for the reported period. |
| | | Account 2774 is designated for the bookkeeping of the creation of provisions for the bank employees' benefits. |
| | | The credit of the account records the creation and increase of provisions for the bank employees' benefits and other related expenses. |
| | | The debit of the accounts records the followings: - use of provisions; - settlement of the unused provision or the previously created surplus. |
| | | The account has a credit balance and represents the amount of provisions for the bank employees' benefits and other related expenses. |
| | | Account 2775 is designated for the bookkeeping of the creation of provisions for the repair and removal of tangible assets. |
| | | The credit of the account records the creation and increase of provisions for the repair and removal of tangible assets. |

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| | | The debit of the accounts records the followings: - use of provisions for the repair and removal of tangible assets; - settlement of the unused provision or the previously created surplus. |
| | | The account has a credit balance and represents the amount of provisions for the repair and removal of tangible assets. |
| 2790 | Transit and suspense accounts | |
| | The group is designated for the bookkeeping of different suspended, doubtful amounts stopped until their clarification and the adoption of the decision related to the given amounts temporarily assigned to transit accounts. | |
| | 2791 | Clearing and transit amounts |
| | 2792 | Collected cash |
| | 2793 | Unidentified amounts |
| | 2794 | Amounts pending for customer instructions |
| | 2795 | Bills advised and issued |
| | 2796 | Received payments for transfer according to the destination. |
| | 2797 | Operations with payment cards |
| | 2798 | Conversion and adjustment account |
| | | Account 2791 is designated for the bookkeeping of the amounts collected from individuals to be transferred via SWIFT and rapid money transfer systems, the transfers via SWIFT received for customers, if they do not have bank accounts, coverage for personal checks accepted by foreign banks, and the bookkeeping of other amounts to be dealt with. |
| | | The credit of the account records the collected amounts to be transferred. |
| | | The debit of the account records the amounts transferred upon their destination. |
| | | The account has a credit balance and represents the amounts to be transferred upon destination. |
| | | Account 2792 is designated for the bookkeeping of money collected from legal entities (bank's customers) through receivers and other machines of the bank. |
| | | The credit of the account records the followings: - funds collection for re-counting in favour of the bank's customers. |
| | | The debit of the accounts records the followings: - the amounts collected to the customer's corresponding accounts. |
| | | The account has a credit balance and represents the amounts of collected funds to be transferred to the corresponding accounts. |
| | | Account 2793 is designated for the bookkeeping of unclarified amounts, with no sufficient description to be processed. |
| | | The credit of the account records the unclarified amounts, which cannot be reflected temporarily in other accounts. |
| | | The debit of the account records the amounts returned or clarified. |
| | | The account has a credit balance and represents the unclarified amounts, which cannot be reflected temporarily in other accounts. |
| | | Account 2794 is designated for the bookkeeping of the amounts pending for customer instructions. |
| | | The credit of the account records the amounts pending for customer instructions. |
| | | The debit of the account records the transfer of amounts according to the customer's indications. |
| | | The account has a credit balance and represents the amounts pending for customer instructions. |
| | | Account 2795 is designated for the bookkeeping of the amounts approved by the buyer to be transferred to the seller on a certain date. |

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| | | The credit of the account records the amounts approved to be transferred on a certain date. |
| | | The debit of the account records the amounts transferred upon their destination. |
| | | The account has a credit balance and represents the amounts approved to be transferred on a certain date. |
| | | Account 2796 is designated for the bookkeeping of payments (e.g.: gas, water, energy supply, state taxes and fees, etc.) collected from individuals to be transferred upon destination. |
| | | The credit of the account records the amounts collected to be transferred upon destination. |
| | | The debit of the account records the amounts transferred upon their destination. |
| | | The account has a credit balance and represents the amounts to be transferred upon destination. |
| | | Account 2797 is designated for reflecting the bank's bonds related to payment card operations. |
| | | The credit of the account records the amounts of the bank's bonds related to payment card operations. |
| | | The debit of the account records the payment/derecognition of bank's liabilities related to payment card transactions. |
| | | The account has a credit balance and represents the amount of the bank's liabilities related to payment card operations. |
| | | Account 2798 is designated for reflecting the operations of conversion from one currency into another, accrual operations between head office and other subdivisions and vice versa, and other conversion and accrual operations. |
| | | The credit of the account records the amounts of collected foreign currency or national currency to be converted and other operations. |
| | | The debit of the account records the amounts of converted foreign currency or national currency and other operations. |
| | | At the end of the operational day, the account has no balance. |
| 2800 | Other liabilities | |
| | | The group is designated for the bookkeeping of other liabilities, which cannot be reflected into the above-mentioned accounts. |
| | 2801 | Current liabilities on income taxes |
| | 2802 | Other settlements with budget |
| | 2803 | Creditors on capital investments |
| | 2804 | Settlements with employees of the bank |
| | 2805 | Settlements with other individuals and legal entities |
| | 2806 | Settlements related to purchase/sale of securities and foreign currency |
| | 2807 | Creditors on documentary settlements |
| | 2808 | Dividends payable |
| | 2809 | Other liabilities |
| | 2811 | Settlements with the National Social Insurance House/National Health Insurance Company |
| | 2813 | Deferred income tax liabilities |
| | 2815 | Settlements with the NBM |
| | 2816 | Settlements related to intangible assets |
| | 2817 | Settlements with individuals and legal entities related to funds (grants) received under the loan agreements. |
| | 2818 | Settlements for the sales of other assets |
| | | Account 2801 is designated for the bookkeeping of current liabilities on income tax to be paid. |
| | | The credit of the account records the amount of the income tax to be paid. |

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| | | The debit of the account records the payment of income tax, mutual compensation with the bank's claims on income tax, recalculation of the income tax for the reported year. |
| | | The account has a credit balance and represents the current debts on income tax for the reported period. |
| | | Account 2802 is designated for the bookkeeping of other settlements with the budget on general state and local taxes (real estate tax, VAT from rendered services, VAT from traded goods), other payments related to the budget (including economic sanctions). |
| | | The credit of the account records the amounts to be transferred by the bank to the budget. |
| | | The debit of the account records the transferred amounts, or the compensation of the bank's debts from the account of claims. |
| | | The account has a credit balance and represents the debts to the budget on taxes, duties and other payments. |
| | | Account 2803 is designated for the bookkeeping of current debts to suppliers, entrepreneurs, etc., for the received tangible assets, executed works or rendered services related to capital investments, for construction works (reconstruction) related to the creation of tangible assets, including the equipment needing assembling. |
| | | The credit of the account records the amounts to be transferred. |
| | | The debit of the account records the transferred amounts. |
| | | The account has a credit balance and represents the debts to supplier. |
| | | Account 2804 is designated for the bookkeeping of current debts to the bank's employees related to work remuneration and other debts to the personnel. |
| | | The credit of the account records the amounts calculated for work remuneration, temporary loss of the working capacity, other payments. |
| | | The debit of the account records the payment of the salary, deductions from the salary to be transferred upon the destination. |
| | | The account has a credit balance and represents the debts to employees. |
| | | Account 2805 is designated for the bookkeeping of the bank's liabilities with other individuals and legal entities on received tangible assets and rendered services. |
| | | The credit of the account records the amounts of the bank's liabilities to be paid. |
| | | The debit of the account records the amounts of paid liabilities. |
| | | The account has a credit balance and represents the bank's debts to individuals and legal entities. |
| | | Account 2806 is designated for the bookkeeping of settlements for purchase/sale operations of securities and foreign currency. |
| | | The credit of the account records the reservation of funds from individuals and legal entities for brokerage operations or the liabilities incurred by dealing operations. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - funds transfer for securities or foreign currency; - return of reserved funds; - transfer of commissions to the settlement bank, National Depository, etc. |
| | | The account has a credit balance and represents the bank's debts to customers. |
| | | Account 2807 is designated for the bookkeeping of debts of customers and/or correspondent banks assumed by the bank within documentary operations (documentary letters of credit, collection, checks, bills of exchange, etc.). |
| | | The credit of the account records the amounts of advances received in advance, reservation of documentary letters of credit and other payments of creditors related to documentary settlements. |
| | | The debit of the account records the transfer of the amounts upon destination provided in the contract or the reimbursement in case of transaction failure. |

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| | | The account has a credit balance and represents the debts of customers assumed by the bank related to documentary settlements. |
| | | Account 2808 is designated for the bookkeeping of dividends calculated to be paid, but not paid to shareholders yet. |
| | | The credit of the account records the amount of dividends calculated to be paid. |
| | | The debit of the account records the payments performed. |
| | | The account has a credit balance and represents the debts on dividends to be paid. |
| | | Account 2809 is designated for the bookkeeping of other liabilities, which cannot be reflected in other accounts. |
| | | The credit of the account records the amounts to be paid. |
| | | The debit of the account records the payments performed. |
| | | The account has a credit balance and represents all liabilities held by the bank, which cannot be reflected in other accounts. |
| | | Account 2811 is designated for the bookkeeping of settlements with the National Health Insurance Company/National Social Insurance House, compulsory deductions related to health insurance and social insurance. |
| | | The credit of the account records the amounts calculated to be paid. |
| | | The debit of the account records the payments performed. |
| | | The account has a credit balance and represents the debts to be paid. |
| | | Account 2813 is designated for the bookkeeping of deferred income tax debts arising in the event of the deductible temporary difference on the quota of the income tax in force. |
| | | The credit of the account records the amount of deferred income tax debts. |
| | | The debit of the account records the payment of deferred income tax debts. |
| | | The account has a credit balance and represents the deferred income tax debts. |
| | | Account 2815 is designated for the bookkeeping of the amounts transferred by the NBM in the favour of bank, according to the regulations of the NBM. |
| | | The credit of the account records the amounts transferred by the NBM. |
| | | The debit of the account records the termination of recording of the amounts related to the operations with the NBM. |
| | | The account has a credit balance and represents the amounts transferred by the NBM in the favour of the bank, according to regulations of the NBM. |
| | | Account 2816 is designated for the bookkeeping of debts to suppliers, contractors etc., for the intangible assets (including those in progress), work performed and services rendered related to intangible assets. |
| | | The credit of the account records the amounts to be transferred. |
| | | The debit of the account records the transferred amounts. |
| | | The account has a credit balance and represents the debts related to intangible assets (including those in progress). |
| | | Account 2817 is designated for the bookkeeping of funds (grants) received by the bank under loan agreements for further distribution to the debtors that met the conditions set in the loan agreement. |
| | | The credit of the account records the received funds (grants). |
| | | The debit of the account records the transfer of funds (grants) to the receiver or their return to the sender. |
| | | The account has a credit balance and represents the debts of the banks to the individuals and legal entities related to the funds (grants) received under the loan agreements and undistributed yet. |

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| | | Account 2818 is designated for the bookkeeping of funds received from sale of tangible assets held for sale or taken in possession/purchased for the reimbursement of loans and other debts. This account also reflects the funds obtained from the cessation of equity stakes. |
| | | The credit of the account records the funds received from sale of tangible assets held for sale or taken in possession/purchased for the reimbursement of loans and other debts and funds obtained from the cessation of equity stakes. |
| | | The debit of the account records the transferred amounts. |
| | | The account has a credit balance and represents the funds received from sale of assets. |
| 2820 | Subordinated debts | |
| | | The group is designated for the bookkeeping of funds corresponding to subordinated debts conditions provided by the legislation in force. |
| | 2821 | Subordinated debts with the payment term 5 years and less |
| | 2822 | Subordinated debts with the payment term over 5 years |
| | | Accounts 2821-2822 are designated for the bookkeeping of subordinated debts depending on the terms of the fixed or unfixed maturity and are not recoverable until maturity or respectively until the holder's request. |
| | | The credit of the accounts records the collected amounts of subordinated debts. |
| | | The debit of the accounts records the payment of subordinated debts. |
| | | The accounts have a credit balance and represent the accumulated subordinated debts. |
| 2830 | Life limited shares | |
| | | The group is designated for the bookkeeping of ordinary or preferred shares issued on a limited term. These shares shall not be reflected in the class of "Share capital and reserves" as they are issued for a limited term. |
| | 2831 | Life limited ordinary shares |
| | 2832 | Life limited preferred shares. |
| | | Account 2831 is designated for the bookkeeping of life limited ordinary shares depending on the maturity fixed terms. |
| | | The credit of the account records the amounts of life limited ordinary shares. |
| | | The debit of the account records the repurchase of life limited ordinary shares (usually upon maturity). |
| | | The account has a credit balance and represents the limited term shares issued into circulation by the bank. |
| | | Account 2832 is designated for the bookkeeping of life limited preferred shares depending on the maturity fixed terms. |
| | | The credit of the account records the amounts of life limited preferred shares. |
| | | The debit of the account records the repurchase of life limited preferred shares (usually upon maturity). |
| | | The account has a credit balance and represents the life limited preferred shares in circulation. |
| 2840 | Loans from the bank's head office and branches | |
| | | The group is designated for the bookkeeping of funds borrowed from the bank's head office and from branches at a determined interest rate and for a certain term. |
| | 2841 | Loans from the bank's head office |
| | 2842 | Loans from local branches |
| | 2843 | Loans from branches from abroad |
| | | Account 2841 is designated for the bookkeeping of funds borrowed by branches from the bank's head office (shall be opened by branches in their internal books). |
| | | The credit of the account records the amounts borrowed from the bank's head office. |

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| | | The debit of the account records the reimbursed amounts. |
| | | The account has a credit balance and represents the amount of loans received from the bank's head office. |
| | | Account 2842 is designated for the bookkeeping of funds borrowed by the bank's head office from local branches (shall be opened by the head office in its internal books). |
| | | The credit of the account records the amounts borrowed from the bank's head office. |
| | | The debit of the account records the reimbursed amounts. |
| | | The account has a credit balance and represents the amount of loans received from the bank's local branches. |
| | | Account 2843 is designated for the bookkeeping of funds borrowed by the bank's head office from its branches from abroad (shall be opened by the head office in its internal books). |
| | | The credit of the account records the amounts borrowed from branches from abroad. |
| | | The debit of the account records the reimbursed amounts. |
| | | The account has a credit balance and represents the amount of the loans received from the bank's branches from abroad. |
| 2850 | Deposits from the bank's head office or from branches thereof | |
| | The group is designated for the bookkeeping of deposits received by the bank's head office from its branches, as well as the deposits received by bank's branches from their head office. | |
| | 2851 | Deposits from the bank's head office |
| | 2852 | Deposits from the bank's local branches |
| | 2853 | Deposits from the bank's branches from abroad |
| | | Account 2851 is designated for the bookkeeping of deposits received by the bank's head office from its branches (shall be opened by the head office in its internal registers). |
| | | The credit of the account records the amount of the deposit received by the bank's head office. |
| | | The debit of the account records the reimbursement of the deposit amount received by the bank's head office. |
| | | The account has a credit balance and represents the debts of the bank's head office related to the deposit received from its branches. |
| | | Account 2852 is designated for the bookkeeping of deposits received by bank's local branches from the head office (shall be opened by branches in their internal registers). |
| | | The credit of the account records the amount of the deposit received by bank's local branches from the head office. |
| | | The debit of the account records the reimbursement of the amount of the deposit received by bank's local branches. |
| | | The account has a credit balance and represents the debts of bank's local branches related to the deposit received from the bank's head office. |
| | | Account 2853 is designated for the bookkeeping of deposits received by bank's branches from abroad (shall be opened by branches in their internal registers). |
| | | The credit of the account records the amount of the deposit received by bank's branches from abroad from their head office. |
| | | The debit of the account records the reimbursement of the amount of the deposit received by bank's branches from abroad. |
| | | The account has a credit balance and represents the debts of bank's branches from abroad to the bank's head office related to the deposit received from the bank's head office. |
| 2860 | Branches "Loro" accounts | |

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| | The group is designated for the bookkeeping of settlements of branches through the bank's head office (these accounts shall be opened in the internal books of the head office only). |
| 2861 | “Loro” accounts of local branches |
| 2862 | “Loro” accounts of branches from abroad |
| | Account 2861 is designated for the bookkeeping of settlements of the bank's head office with its local branches. |
| | The credit of the accounts records the followings: - amounts transferred to local branches (from other banks, from the head office's customers, of transit payments). |
| | The debit of the accounts records the followings: - amounts transferred by local (in favour of other banks, the head office's customers, transit amounts). |
| | The account has a credit balance and represents the amount of funds related to local branches. |
| | Account 2862 is designated for the bookkeeping of settlements of the bank's head office with the branches from abroad. |
| | The credit of the account records the followings: - amounts transferred to from abroad (from other banks, from the head office's customers, transit payments). |
| | The debit of the accounts records the followings: - amounts transferred by from abroad (in favour of other banks, head office's customers, other branches from abroad). |
| | The account has a credit balance and represents the amount of funds related to branches from abroad. |
| 2870 | Revaluation of financial assets to be delivered from term transactions |
| | The group is designated for the bookkeeping of financial assets to be delivered from term transactions. |
| 2871 | Revaluation of foreign currency to be delivered from term transactions |
| 2872 | Revaluation of securities to be delivered from term transactions |
| 2873 | Revaluation of other financial assets to be delivered from term transactions |
| | Account 2871 is designated for the bookkeeping of foreign currency to be delivered from forward transactions, in national currency and at the official exchange rate of the national currency. |
| | The credit of the account records the amount of the negative revaluation of the foreign currency to be delivered from term transactions, in national currency and at the official exchange rate of the national currency until the settlement date, and the transfer to the conversion account of the positive revaluation amount on the settlement date. |
| | The debit of the account records the amount of positive revaluation of the foreign currency to be delivered from term transactions, in national currency and at the official exchange rate of national currency, and the transfer to the conversion account of the negative revaluation amount on the settlement date. |
| | The account may have a credit balance (in case of negative revaluation of the foreign currency to be delivered) or a debit balance (in case of positive revaluation of the foreign currency to be delivered). |
| | Account 2872 is designated for the bookkeeping of the revaluation of securities to be delivered from term transactions. |
| | The credit of the account records the amount of negative revaluation of securities to be delivered from term transactions. |
| | The debit of the account records the amount of positive revaluation of securities to be delivered from term transactions. |
| | The account may have a credit balance (in case of negative revaluation of the securities to be delivered) or a debit balance (in case of positive revaluation of the securities to be delivered). |

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| | | Account 2873 is designated for the bookkeeping of the revaluation of other financial assets to be delivered from term transactions. |
| | | The credit of the account records the amount of negative revaluation of other financial assets to be delivered from term transactions. |
| | | The debit of the account records the amount of positive revaluation of other financial assets to be delivered from term transactions. |
| | | The account may have a credit balance (in case of negative revaluation of other financial assets to be delivered) or a debit balance (in case of positive revaluation of other financial assets to be delivered). |
| 2880 | Contra-account Adjustment of the value to the amortized cost of other liabilities | |
| | The group is designated for the bookkeeping of the amounts that adjust the face value of other liabilities to the amortized cost. | |
| | 2881 | Contra account Adjustment of value of other liabilities to the amortized cost |
| | | Account 2881 is designated for the bookkeeping of the amounts that adjust the face value of other liabilities to the amortized cost (for which there are not provided contra accounts for the adjustment of the value) at the amortized cost. |
| | | The debit of the account records the amounts that decrease the value of other liabilities, adjusting it to the amortized cost. |
| | | The credit of the account records the amounts that increase the value of other liabilities, adjusting it to the amortized cost. |
| | | The account has a debit balance and represents the amounts that adjust the face value of other liabilities to the amortized cost, in some cases the account may have a credit balance. |

CLASS 3 CAPITAL AND RESERVES

The accounts of Class 3 “Capital and reserves” are passive accounts and represent the amount of all means belonging to the bank's shareholders: share capital, reserves and other capital. The capital and reserves accounts have credit balances. The contra accounts are active accounts and have a debit balance. The accounts “Profit (loss) for the period” and “Retained earnings” may have both credit balance and debit balance.

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| 3000 | Share capital | |
| | The group is designated for the bookkeeping of the value of placed shares, included in share capital and of treasury bills purchased or repurchased by the bank, as well as for the bookkeeping of the start-up capital of a bank's branch from another country. | |
| | 3001 | Common shares in circulation |
| | 3003 | Preferred shares in circulation |
| | 3005 | Contra-account Treasury common shares |
| | 3006 | Contra-account Treasury preferred shares |
| | 3007 | Endowment capital of a bank's branch in another state |
| | | Accounts 3001 and 3003 are designated for the bookkeeping of the face value of placed ordinary shares and preferred shares respectively. Placed shares are considered those which are integrally paid by shareholders and which issue was registered according to the legislation. |
| | | The credit of the account records the followings: - creation and increase of share capital; - transfer into the account of calculated dividends to be paid (dividends capitalization). |
| | | The debit of the accounts records the decrease of share capital. |
| | | The accounts have a credit balance and represent the value of placed shares. |

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| | Accounts 3005 and 3006 are designated for the bookkeeping of the face value of ordinary and preferred treasury bills respectively, repurchased by the bank from its shareholders. Treasury bills reduce the bank's share capital and do not give the right to receive dividends. |
| | The debit of the accounts records the face value of treasury bills repurchased by the bank from its shareholders. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - face value of shares resold by the bank; - decrease of share capital following the annulment of shares withdrawn from circulation; - payment of dividends in the form of shares with the shares repurchased by banks. |
| | The accounts have a debit balance and represent the value of treasury bills. |
| | Account 3007 is designated for the bookkeeping of formation and use of endowment capital of a bank's branch in another state. |
| | The credit of the account records the creation and the start-up capital. |
| | The debit of the accounts records the decrease of the start-up capital. |
| | The accounts have a credit balance and represent the value of the start-up capital. |
| 3500 | Reserves |
| | The group is designated for the bookkeeping of other capital and reserves. Intermediary (quarter, semester) dividends to be paid shall be included in this group. The amount of dividends paid in advance shall reduce the total amount of equity capital while working out financial statements. |
| 3501 | Capital surplus |
| 3502 | Capital reserve |
| 3504 | Retained earnings of the current year |
| 3505 | Retained earnings |
| 3507 | Other reserves |
| 3508 | Contra-account Dividends payable in advance |
| 3509 | General reserves for bank risks |
| | Account 3501 is designated for the bookkeeping of creation and use of capital surplus created following the sale of own shares at a price higher than their face value. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - creation of capital surplus following the placement of own shares at a price higher than their face value (the amount of the discrepancy between the sale price and the face value); - increase of capital surplus following the resale of own shares (treasury bills) at a price higher than their face value (the amount of the discrepancy between the sale price and the face value); - repurchase of shares placed at a price lower than their face value. |
| | The debit of the account records the discrepancy as a result of: <ul style="list-style-type: none"> - placement of shares at a price lower than their face value, - repurchase of shares placed at a price higher than their face value, - increase of share capital. |
| | The account has a credit balance and represents the value of capital surplus. |
| | Account 3502 is designated for the bookkeeping of creation and use of the bank's reserve capital made up according to the legislation. The reserve capital shall be used only for covering the bank's losses and for the increase of share capital. |
| | The credit of the account records the amount of creation (increase) of reserve capital. |
| | The debit of the account records the use of reserve capital for losses covering or for the increase of share capital. |
| | The account has a credit balance and represents the volume of capital surplus. |

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| | Account 3504 is designated for the bookkeeping of undistributed profit and uncovered loss of the current year and the amounts of corrections performed until the approval of the undistributed profit within the shareholders meeting, and the amounts related to the difference between the asset impairment losses and provisions for contingent liabilities, according to the IFRS, and the amount calculated but unformed of allowances for losses on contingent assets and liabilities, according to the prudential regulations. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - formation of undistributed profit of the current year; - amounts of corrections performed until the approval of undistributed profit within the shareholders meeting; - compensation of losses on the account of the previous years' profit, reserve capital, other reserves and share capital (decrease of the face value of shares); - transfer of the balance to the account of retained earnings; - reversed amount of differences reductions between the asset impairment according to the Accounting Standards and the amount calculated but unformed for impairment on losses on assets and conditional commitments according to the prudential regulations. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - current period losses; - dividends payment; - formation of reserve capital; - amounts of corrections performed until the approval of undistributed profit within the shareholders meeting; - transfer of the balance to the account of retained earnings; - amounts resulting from differences in the amount of asset impairment according to the Accounting Standards and the amount calculated but unformed for losses on assets and conditional commitments according to the prudential regulations, within the credit balance. |
| | The account may have a credit balance (in case of the existence of undistributed profit) or a debit balance (in case of the existence of uncovered loss). |
| | Account 3505 is designated for the bookkeeping of undistributed profit or uncovered losses from the previous years, the retained earnings arising from corrections of accounting errors, changes in accounting policies, revaluation surplus and the results of bookkeeping according to IFRS, and the amounts related to the difference between the asset impairment losses and provisions for contingent liabilities, according to the IFRS, and the amount calculated but unformed of allowances for losses on contingent assets and liabilities, according to the prudential regulations. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - transfer of undistributed profit of the current year; - amount of the positive difference arising from the correction of accounting errors, and the results of bookkeeping according to IFRS; - revaluation surplus related to tangible and intangible assets. - reversal of the amount of the decrease of differences between the asset impairment losses, according to the IFRS, and the amount calculated but unformed of allowances for losses on contingent assets and liabilities, according to the prudential regulations. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - payoff of losses of the current period; - current year loss, uncovered from retained earnings; - distribution of undistributed profit; - formation of reserve capital; - amount of the positive difference arising from the correction of accounting errors, and the results of bookkeeping according to IFRS; - amounts resulting from differences in the amount of asset impairment according to the Accounting Standards and the amount calculated but unformed for losses on assets and conditional commitments |

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| | | according to the prudential regulations, within the credit balance and the insufficiency of credit balance of the account 3504. |
| | | The account may have a credit balance (in case of the existence of undistributed profit) or a debit balance (in case of the existence of uncovered loss). |
| | | Account 3507 is designated for the bookkeeping of reserves created according to the decision of the general shareholders meeting or the council of the bank, normative acts or NBM recommendations. |
| | | The credit of the account records the amount withdrawn from the profit into the reserves provided by the statute. |
| | | The debit of the account records the amount of using other reserves for the purpose of: <ul style="list-style-type: none"> - dividends payment; - share capital increase; - losses covering; - reducing other reserves account. |
| | | The account has a credit balance and represents the volume of other reserves. |
| | | Account 3508 is designated for the bookkeeping of intermediary dividends paid during the year (quarterly, half-yearly). The amount of dividends paid in advance reduces the total amount of equity capital upon working out financial statements. |
| | | The debit of the account records the amounts of dividends paid in advance. |
| | | The credit of the account records the amount of dividends paid in advance in case of the final settlement at the end of the reported period. |
| | | The account has a debit balance and represents the volume of intermediary dividends paid to shareholders. |
| | | Account 3509 is designated for the bookkeeping of general reserves for covering the bank risks related to the differences between the asset impairment losses and provisions for contingent liabilities, according to the IFRS, and the amount calculated but unformed of allowances for losses on contingent assets and liabilities, according to the prudential regulations. |
| | | The credit of the account records the formation and increase of general reserves for covering the bank risks related to the differences between the asset impairment losses and provisions for contingent liabilities, according to the IFRS, and the amount calculated but unformed of allowances for losses on contingent assets and liabilities, according to the prudential regulations. |
| | | The debit of the account records the decrease of general reserves for covering the bank risks related to the differences between the asset impairment losses and provisions for contingent liabilities, according to the IFRS, and the amount calculated but unformed of allowances for losses on contingent assets and liabilities, according to the prudential regulations. |
| | | The account has a credit balance and represents the value of general reserves for covering the bank risks related to the differences between the asset impairment losses and provisions for contingent liabilities, according to the IFRS, and the amount calculated but unformed of allowances for losses on contingent assets and liabilities, according to the prudential regulations. |
| 3550 | Secondary capital | |
| | | The group is designated for the bookkeeping of the differences from the revaluation of tangible assets, intangible assets, financial assets available for sale and other capital items. |
| | 3551 | Differences from the revaluation of tangible assets |
| | 3552 | Differences from the revaluation of intangible assets |
| | 3553 | Differences from revaluation and impairment of financial assets at fair value through other elements of comprehensive income |
| | 3554 | Other capital items |
| | | Account 3551 is designated for the bookkeeping of the revaluation of tangible assets. |

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| | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - amount of the balance sheet value increase of the revaluated tangible assets, including upon reclassification of tangible assets as investment property; - reflection/increase of deferred income tax receivable; - derecognition/decrease of deferred income tax payable; |
| | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - decrease of tangible asset revaluation of the impairment loss within the credit balance of that asset; - reflection/increase of deferred income tax liability; - derecognition/decrease of deferred income tax receivable; - transfer to retained earnings account the amount of the asset's value increase revaluated previously at the exit (derecognition, sale, transfer on a free basis, calamities). |
| | <p>The account has a credit balance and represents the amount of the balance sheet value increase of the revaluated tangible assets.</p> |
| | <p>Account 3552 is designated for the bookkeeping of the revaluation of intangible assets.</p> |
| | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - amount of the increase of the balance sheet value of the revaluated intangible assets; - reflection/increase of deferred income tax receivable; - derecognition/decrease of deferred income tax payable; |
| | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - decrease of intangible asset revaluation of the impairment loss within the credit balance of that asset; - reflection/increase of deferred income tax liability; - derecognition/decrease of deferred income tax receivable; - transfer to retained earnings account the amount of the asset's value increase revaluated previously at the exit (derecognition, sale, transfer on a free basis, calamities). |
| | <p>The account has a credit balance and represents the amount of the balance sheet value increase of the revaluated tangible assets.</p> |
| | <p>Account 3553 is designated for the bookkeeping of the revaluation and impairment of financial assets at fair value through other elements of comprehensive income.</p> |
| | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - favourable result from the revaluation of financial assets at fair value through other elements of comprehensive income; - formation/increase of allowances for impairment losses of financial assets at fair value through other elements of comprehensive income, during 12 months or during lifetime; - reflection/increase of deferred income tax receivable; - derecognition/decrease of deferred income tax payable; |
| | <p>The debit of the accounts records the followings:</p> <ul style="list-style-type: none"> - unfavourable result from the revaluation of financial assets at fair value through other elements of comprehensive income; - formation/increase of allowances for impairment losses of financial assets at fair value through other elements of comprehensive income, during 12 months or during lifetime; - decrease/cancellation of deferred income tax liability; - derecognition/decrease of deferred income tax receivable; - transfer to income the positive revaluation result of financial assets at the exit; - transfer to the account of retained earnings of the revaluation of financial assets at fair value through other elements of comprehensive income at the exit. |
| | <p>The account may have a credit balance, when the revaluation result is positive or when forming/increasing the loss allowances, and have a debit balance when the revaluation result is negative.</p> |

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| | Account 3554 is designated for the bookkeeping of other capital items, including equity components relating to compound financial instruments issued by the bank. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - sum of positive foreign exchange differences related to non-monetary financial assets; - sum of benefits granted to employees as equity instruments; - value of equity components relating to instruments issued by the bank; - amount of change in the fair value of the financial liability that may be attributable to changes in the credit risk; - amount of subsequent changes in the fair value of investment in equity instruments that are not held for sale. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - sum of negative differences related to non-monetary financial assets; - payment of benefits granted to employees as equity instruments; - transfer of equity component in the composition of other reserves at the settlement of compound financial instruments; - transfer of equity component in the composition of capital surplus account at the conversion of compound financial instruments; - decrease in the fair value of the financial liability that may be attributable to changes in the credit risk; - decrease in the fair value of investment in equity instruments that are not held for sale, as a result of subsequent changes. |
| | The account has a credit balance and represents the amount other capital items. |

**CLASS 4
INCOME**

Accounts of class 4 “Income” are passive accounts and represent the amount of all income generated in the economic and financial activity of the bank during the reported year: interest income, investment gains, marketing and revaluation operations, commissions, non-commercial assets sale and other income. The income accounts have credit balances, except the accounts of group of income/losses that may have both a credit balance - in the case of income – as well as a debit balance – in case of losses and except the balances of income accounts from interest rate on loans granted, which may have a debit balance in case of a debit balance of accounts for the adjustment of loans at amortized cost.

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| 4030 | Interest-related income on “Nostro” and “Loro” accounts |
| | The group is designated for the bookkeeping of interest-related income on “Nostro” accounts of the bank opened with the NBM and other banks and “Loro” accounts. |
| 4031 | Interest-related income on “Nostro” account with the NBM |
| 4032 | Interest-related income on “Nostro” accounts in banks and on “Loro” accounts |
| 4034 | Interest-related income on “Nostro” accounts for securities operations |
| | Accounts 4031-4034 are designated for the bookkeeping of interest-related income obtained by the bank on the funds on “Nostro” accounts in the NBM and other commercial banks and on “Loro” accounts opened with the bank by other banks. |
| | The credit of the accounts records the interest-related income calculated to be received in the banks “Nostro” accounts opened with the NBM and other commercial banks and “Loro” accounts. |
| | The debit of the accounts records the transfer at the end of the reported year of interests calculated over the year to the account of profit (loss) for the period. |
| | The accounts have a credit balance and represent the amount of interest-related income in “Nostro” and “Loro” accounts. |

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| 4060 | Interest-related income on overnight placements |
| | The group is designated for the bookkeeping of interest-related income on overnight placements performed within the NBM and other banks related and unrelated parties. |
| 4061 | Interest-related income on overnight placements with the NBM |
| 4062 | Interest-related income on overnight placements with banks – unrelated parties |
| 4063 | Interest-related income on overnight placements with banks – related parties |
| | Accounts 4061-4063 are designated for the bookkeeping of interest-related income obtained by the bank from overnight placements with the NBM or other banks - related parties and unrelated parties. |
| | The credit of the accounts records the interest-related income calculated to be received by the bank on overnight placements with the NBM and other banks. |
| | The debit of the accounts records the transfer of interest-related income at the end of the reported year to the account of undistributed profit (uncovered losses). |
| | The accounts have a credit balance and represent the amount of interest-related income on overnight placements with the NBM and other banks. |
| 4070 | Interest-related income on pledged sight placements with banks |
| | The group is designated for the bookkeeping of interest-related income on pledged sight placements performed by banks with the purpose of guaranteeing payment cards operations, securities and other similar operations. |
| 4075 | Interest-related income on pledged sight placements |
| | Account 4075 is designated for interest-related income obtained by the bank from pledged placements with other banks. |
| | The credit of the account records the interest-related income calculated to be received by the bank on pledged sight placements. |
| | The debit of the account records the transfer at the end of the reported year of interest-related income on pledged sight placements to the account of undistributed profit (uncovered losses). |
| | The account has a credit balance and represents the amount of interest-related income on pledged sight placements with banks. |
| 4080 | Income from negative interest on term deposits of banks |
| | The group is designated for the bookkeeping of income from negative interest on term deposits of received from banks. |
| 4081 | Income from negative interest on short-term deposits of banks (1 month and less) |
| 4082 | Income from negative interests on short-term deposits of banks (over 1 month and up to 1 year) |
| 4083 | Income from negative interests on medium-term deposits of banks (over 1 year and up to 5 years inclusive) |
| 4084 | Income from negative interests on long-term deposits of banks (over 5 years) |
| | Accounts 4081-4084 is designated for the bookkeeping of income from negative interest on term deposits received from banks. |
| | The credit of the accounts records the negative interest-related income calculated to be received by the bank on term deposits received from other banks. |
| | The debit of the accounts records the transfer at the end of the reported year of negative interest-related income to the account of undistributed profit (uncovered losses). |
| | The accounts have a credit balance and represent the amount of negative interest-related income on term deposits received from banks. |
| 4090 | Interest-related income on term placements with banks |
| | The group is designated for the bookkeeping of interest-related income on term placements with the NBM and other banks. |

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| 4091 | Interest-related income on short-term placements with the NBM (1 month and less) |
| 4092 | Interest-related income on short-term placements with the NBM (over 1 month and up to 1 year inclusive) |
| 4093 | Interest-related income on short-term placements with banks – unrelated parties (1 month and less) |
| 4094 | Interest-related income on short-term placements with banks – unrelated parties (over 1 month and up to 1 year inclusive) |
| 4095 | Interest-related income on short-term placements with banks – related parties (1 month and less) |
| 4096 | Interest-related income on short-term placements with banks – related parties (over 1 month and up to 1 year inclusive) |
| 4097 | Interest-related income on required reserves with the NBM |
| 4102 | Interest-related income on medium-term placements with banks – unrelated parties (over 1 year and up to 5 years inclusive) |
| 4103 | Interest-related income on medium-term placements with banks – related parties (over 1 year and up to 5 years inclusive) |
| 4105 | Interest-related income on long-term placements with banks – related parties (over 5 years) |
| 4106 | Interest-related income on long-term placements with banks – related parties (over 5 years) |
| 4111 | Interest-related income on pledged term placements with banks |
| | Accounts 4091-4096, 4102-4106 are designated for the bookkeeping of interest-related income obtained by the bank following the term placements with the NBM and other banks - related and unrelated parties. |
| | The credit of the accounts records the interest-related income calculated to be received by the bank on term placements with the NBM and other banks. |
| | The debit of the accounts records the transfer at the end of the reported year of interest-related income on the account of undistributed profit (uncovered losses). |
| | The accounts have a credit balance and represent the amount of interest-related income on term placements with the NBM and other banks - related and unrelated parties. |
| | Account 4097 is designated for the bookkeeping of interest-related income obtained by the bank on required reserves placed with the NBM according to the provisions of legislation in force. |
| | The credit of the account records the interest-related income calculated to be received by the bank on required reserves placed with the NBM. |
| | The debit of the account records the transfer at the end of the reported year of interest-related income on the undistributed profit account (uncovered losses). |
| | The account has a credit balance and represents the amount of interest-related income obtained by the bank on required reserves placed with the NBM. |
| | Account 4111 is designated for the bookkeeping of interest-related income on pledged term placements performed by the bank for the operations with received loans and other similar operations. |
| | The credit of the accounts records the interest-related income calculated to be received by the bank on term pledged placements with the banks. |
| | The debit of the account records the transfer at the end of the reported year of interest-related income on the undistributed profit account (uncovered losses). |
| | The account has a credit balance and represents the amount of interest-related income obtained by the bank from pledged placements. |
| 4150 | Interest-related income on financial assets at fair value through profit and loss |
| | The group is designated for the bookkeeping of interest-related income on financial assets at fair value through profit and loss. |
| 4151 | Interest-related income on state securities at fair value through profit and loss |
| 4152 | Dividends-related income at fair value through profit and loss |

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| | 4153 | Interest-related income on other financial assets at fair value through profit and loss |
| | 4155 | Interest-related income on pledged securities at fair value through profit and loss |
| | | Accounts 4151 , 4153 and 4155 are designated for the bookkeeping of interest-related income on financial assets at fair value through profit and loss. |
| | | The credit of the accounts records the interest-related income obtained (received and/or calculated to be received) on financial assets at fair value through profit and loss. |
| | | The debit of the accounts records the transfer at the end of the reported year of interest-related income on financial assets at fair value through profit and loss. |
| | | The accounts have a credit balance and represent the amount of interest-related income on financial assets at fair value through profit and loss. |
| | | Account 4152 is designated for the bookkeeping of dividends-related income on shares at fair value through profit and loss. |
| | | The credit of the account records the dividends-related income obtained (received and/or calculated to be received) on shares at fair value through profit and loss |
| | | The debit of the accounts records the transfer at the end of the reported year of dividends-related income on shares at fair value through profit and loss. |
| | | The account has a credit balance and represents the amount of dividends-related income on shares at fair value through profit and loss. |
| 4160 | | Interest-related income on financial assets at fair value through other elements of comprehensive income |
| | | The group is designated for the bookkeeping of interest-related income financial assets at fair value through other elements of comprehensive income. |
| | 4161 | Interest-related income on state securities at fair value through other elements of comprehensive income |
| | 4162 | Dividend income on shares at fair value through other elements of comprehensive income |
| | 4163 | Interest-related income on financial assets at fair value through other elements of comprehensive income |
| | 4165 | Interest-related income on pledged securities at fair value through other elements of comprehensive income |
| | | Accounts 4161 , 4163 and 4165 are designated for the bookkeeping of interest-related income on financial assets at fair value through other elements of comprehensive income. |
| | | The credit of the accounts records the interest-related income obtained (received and/or calculated to be received) on financial assets at fair value through other elements of comprehensive income. |
| | | The debit of the accounts records the transfer at the end of the reported year of interest-related income on financial assets at fair value through other elements of comprehensive income. |
| | | The account has a credit balance and represents the amount of interest-related income on financial assets at fair value through other elements of comprehensive income. |
| | | Account 4162 is designated for the bookkeeping of dividends-related income on shares at fair value through other elements of comprehensive income. |
| | | The credit of the account records the dividends-related income obtained (received and/or calculated to be received) on shares at fair value through other elements of comprehensive income. |
| | | The debit of the accounts records the transfer at the end of the reported year of dividends-related income on shares at fair value through other elements of comprehensive income. |
| | | The account has a credit balance and represents the amount of dividends-related income on shares at fair value through other elements of comprehensive income. |
| 4180 | | Interest-related income on financial assets at amortized cost |
| | | The group is designated for the bookkeeping of interest-related income accrued (received) on financial assets at amortized cost. |
| | 4181 | Interest-related income on securities issued by NBM at amortized cost |

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| | 4182 | Interest-related income on (short-term) state securities at amortized cost |
| | 4183 | Interest-related income on (medium-term) state securities at amortized cost |
| | 4184 | Interest-related income on (long-term) state securities at amortized cost |
| | 4185 | Interest-related income on pledged securities at amortized cost |
| | 4186 | Interest-related income on other financial assets at amortized cost |
| | | Accounts 4181-4186 are designated for bookkeeping the interest-related income on securities financial assets at amortized cost |
| | | The credit of the accounts records the interest-related income obtained by the bank (received and/or calculated to be received) on the securities issued by NBM, state securities, pledged securities, and other financial assets at amortized cost. |
| | | The debit of the accounts records the transfer at the end of the reported year of interest-related income on the account of profit (losses) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income on financial assets at amortized cost, received by the bank. |
| 4200 | Accrual of discounts and amortization of premiums on securities | |
| | The group is designated for the bookkeeping of the income from the accrual of discounts received on purchased securities, as well as the income received from the amortization of premiums on securities issued by the bank. | |
| | 4201 | Accrual of discounts on securities |
| | 4202 | Amortization of premiums on issued securities |
| | | Account 4201 is designated for the bookkeeping of income from the calculation of discounts on securities. |
| | | The credit of the account records the income received from the calculation of discounts on securities held by the bank. |
| | | The debit of the account records the transfer of income at the end of the reported year to the account of undistributed profit (uncovered losses). |
| | | The account has a credit balance and represents the amount of the income obtained by the bank from the calculation of discounts on securities. |
| | | Account 4202 is designated for the bookkeeping of the income from the amortization of premiums on issued securities. |
| | | The credit of the account records the income received from the amortization of premiums on securities issued by the bank. |
| | | The debit of the account records the transfer of income at the end of the reported year to the account of undistributed profit (uncovered losses). |
| | | The account has a credit balance and represents the amount of the income obtained by the bank from the amortization of premiums on issued securities. |
| 4220 | Interest-related income on REPO agreements | |
| | The group is designated for the bookkeeping of interest-related income on purchase-REPO agreements | |
| | 4221 | Interest-related income on REPO agreements |
| | | Account 4221 is designated for the bookkeeping of interest-related income obtained by the bank on purchase-REPO agreements. |
| | | The credit of the account records calculated interest-related income receivable by the bank on purchase-REPO agreements. |
| | | The debit of the account records the transfer at the end of the reported year of interest-related income on REPO agreements on the undistributed profit account (uncovered losses). |

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| | | The account has a credit balance and represents the amount of income obtained by the bank following its engagement in purchase REPO agreements. |
| 4230 | Interest-related income on loans granted to agriculture | |
| | The group is designated for the bookkeeping of interest-related income on loans granted to agriculture and the amortization of the commissions that are not part of the effective interest rate on loans granted to agriculture. This group also records the non-interest related commissions obtained for services rendered related to the use of loans to agriculture. | |
| | 4231 | Interest-related income on short-term loans granted to agriculture |
| | 4232 | Interest-related income on medium-term loans granted to agriculture |
| | 4233 | Interest-related income on long-term loans granted to agriculture |
| | 4235 | Commissions from services rendered on loans granted to agriculture |
| | | Accounts 4231–4233 are designated for the bookkeeping of interest-related income on term loans granted to customers for agriculture/fish farming/forestry investments. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income calculated to be received by the bank on loans granted to agriculture/fish farming/forestry, according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from the loans granted to agriculture/fish farming/forestry. |
| | | Account 4235 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for loans granted to agriculture/fish farming/forestry. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - commissions obtained (received and/or calculated to be received) by the bank from loans granted to agriculture/fish farming/forestry. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of commissions obtained (received and/or calculated to be received) from loans granted to agriculture/fish farming/forestry. |
| 4240 | Interest-related income on loans granted to food industry | |
| | The group is designated for the bookkeeping of interest-related income on loans granted to food industry and the amortization of the commissions that are not part of the effective interest rate on loans granted to food industry. This group also records the non-interest related commissions obtained for services rendered related to the use of loans to food industry. | |
| | 4241 | Interest-related income on short-term loans granted to food industry |
| | 4242 | Interest-related income on medium-term loans granted to food industry |
| | 4243 | Interest-related income on long-term loans granted to food industry |
| | 4245 | Commissions from services rendered on loans to food industry |

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| | Accounts 4241–4243 are designated for the bookkeeping of interest-related income on term loans granted to customers for food industry investments. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to food industry according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | The accounts have a credit balance and represent the amount of interest-related income to be received by the bank for loans granted to food industry. |
| | Account 4245 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for loans granted to food industry. |
| | The credit of the account records the commissions obtained (received and/or calculated to be received) by the bank from loans granted to food industry. |
| | The debit of the account records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of commissions obtained (received and/or calculated to be received) by the bank from loans granted to food industry. |
| 4260 | Interest-related income on loans granted to constructions sector |
| | The group is designated for the bookkeeping of interest-related income on loans granted to constructions sector and the amortization of the commissions that are not part of the effective interest rate on loans granted to constructions sector. The non-interest related commissions for services rendered for the respective loans shall be also included in this group. |
| | 4261 Interest-related income on short-term loans granted to constructions sector |
| | 4262 Interest-related income on medium-term loans granted to constructions sector |
| | 4263 Interest-related income on long-term loans granted to constructions sector |
| | 4265 Commissions from services rendered for loans granted to constructions sector |
| | 4266 Interest-related income on loans granted to construction of housing cooperative (CHC) during the construction period |
| | 4267 Interest-related income on loans granted to construction of housing cooperative (CHC) put into operation |
| | Accounts 4261–4263 are designated for the bookkeeping of interest-related income on term loans granted to customers for investments in constructions sector. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income calculated to be received by the bank on loans granted constructions sector. - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | The debit of the accounts records the followings: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; |

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| | | - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to constructions sector. |
| | | Account 4265 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for the services rendered for loans granted to constructions sector. |
| | | The credit of the account records the followings: - income obtained (received and/or calculated to be received) by the bank related to the commissions obtained from loans granted to constructions sector. |
| | | The debit of the accounts records the followings: - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of commissions obtained (received and/or calculated to be received) by the bank from loans granted to constructions sector. |
| | | Accounts 4266, 4267 are designated for the bookkeeping of interest-related income on term loans granted to construction of housing cooperative (CHC). |
| | | The credit of the account records the followings: - interest-related income calculated to be received by the bank on loans granted to construction of housing cooperative (CHC) during the construction period and after putting in operation, according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the accounts records the followings: - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount interest-related income obtained by the bank from loans granted to construction of housing cooperative (CHC). |
| 4290 | Interest-related income on consumption loans | |
| | The group is designated for the bookkeeping of interest-related income on consumer loans granted to individuals and the amortization of the commissions that are not part of the effective interest rate on consumer loans granted to individuals. The non-interest related commissions for services rendered for consumer loans granted to individuals shall be also included in this group. | |
| | 4291 | Interest-related income on short-term consumption loans |
| | 4292 | Interest-related income on medium-term consumption loans |
| | 4293 | Interest-related income on long-term consumption loans |
| | 4295 | Commissions from service rendered for consumer loans |
| | | Accounts 4291–4293 are designated for the bookkeeping of interest-related income on term consumption loans granted to customers. |
| | | The credit of the account records the followings: - interest-related income calculated to be received by the bank on granted consumer loans, according to the agreement; - amortization of commissions that are not part of the effective interest rate; |

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| | | - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank on granted consumption loans. |
| | | Account 4295 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for consumption loans granted to individuals. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - income obtained (received and/or calculated to be received) by the bank related to the commissions obtained from loans granted to constructions sector. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions for services rendered for consumer loans. |
| 4310 | Interest-related income on loans granted to services sector | |
| | The group is designated for the bookkeeping of interest-related income on loans granted to services sector and the amortization of the commissions that are not part of the effective interest rate on loans granted to services sector. The non-interest related commissions for services rendered for the respective loans shall be also included in this group. | |
| | 4311 | Interest-related income on short-term loans granted to services sector |
| | 4312 | Interest-related income on medium-term loans granted to services sector |
| | 4313 | Interest-related income on long-term loans granted to services sector |
| | 4315 | Commissions from services rendered for loans granted to services sector |
| | | Accounts 4311-4313 are designated for the bookkeeping of interest-related income on term loans granted to services sector. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to services sector according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the calculated interest. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the calculated interest; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income to be received by the bank for loans granted to services sector. |

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| | | Account 4315 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for the services rendered for loans granted to services sector. |
| | | The credit of the accounts records the income obtained (received and/or calculated to be received) by the bank related to the commissions obtained from services rendered for the respective loans. |
| | | The debit of the account records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions obtained from services rendered for the respective loans. |
| 4320 | Interest-related income on loans granted to energy industry | |
| | The group is designated for the bookkeeping of interest-related income on loans granted to food industry and the amortization of the commissions that are not part of the effective interest rate on loans granted to energy and fuel industry. The group records also the non-interest related commissions for services rendered for loans granted to energy and fuel industry. | |
| | 4321 | Interest-related income on short-term loans granted to energy industry |
| | 4322 | Interest-related income on medium-term loans granted to energy industry |
| | 4323 | Interest-related income on long-term loans granted to energy industry |
| | 4325 | Commissions from services rendered for loans granted to energy industry |
| | | Accounts 4321-4323 are designated for the bookkeeping of interest-related income on term loans granted to customers for energy and fuel industry investments. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income calculated to be received by the bank on loans granted to energy and fuel industry, according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount interest-related income obtained by the bank from loans granted to energy and fuel industry. |
| | | Account 4325 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for loans granted to energy and fuel industry. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - income obtained (received and/or calculated to be received) by the bank from commissions obtained from loans granted to energy and fuel industry. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of the income obtained by the bank in the form of commissions from loans granted to energy and fuel industry. |
| 4330 | Interest-related income on overnight loans granted to banks | |

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| | The group is designated for the bookkeeping of interest-related income on loans granted to agriculture and the amortization of the commissions that are part of the effective interest rate on overnight loans granted to banks - related and unrelated parties. The non-interest related commissions for services rendered for the respective overnight loans shall be also included in this group. |
| 4331 | Interest-related income on overnight loans granted to banks – unrelated parties |
| 4332 | Interest-related income on overnight loans granted to banks – related parties |
| 4335 | Commissions from services rendered on overnight loans granted to banks |
| | Accounts 4331-4332 are designated for the bookkeeping of interest-related income on overnight loans granted to banks, unrelated parties and related parties, for temporary cash needs, as well as amortization of commissions that are part of the effective interest rate. |
| | The credit of the accounts records the interest-related income calculated on overnight loans granted to banks - unrelated parties and related parties. |
| | The debit of the account records the transfer at the end of the reported year of recovery-related income to the account of profit (loss) for the period. |
| | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from crediting other banks. |
| | Account 4335 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for overnight loans. |
| | The credit of the account records the commissions calculated for services rendered for overnight loans granted to banks. |
| | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions for services rendered for overnight loans granted to other banks - unrelated parties and related parties. |
| 4340 | Interest-related income on overdrafts granted to banks |
| | The group is designated for the bookkeeping of interest-related income on loans granted to agriculture and the amortization of the commissions that are not part of the effective interest rate and the compensations for overdrafts. The non-interest related commissions for services rendered for overdrafts granted to banks shall be also reflected in this group. |
| 4341 | Interest-related income on overdrafts granted to banks |
| 4342 | Commissions on overdrafts granted to banks |
| | Account 4341 is designated for the bookkeeping of interest-related income on overdrafts granted to banks. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income calculated to be received by the bank on bank's overdrafts, according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |

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| | | The account has a credit balance and represents the amount of interest-related income obtained by the bank from overdrafts granted to banks. |
| | | Account 4342 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the banks' overdrafts. |
| | | The credit of the account records the commissions obtained (received/calculated to be received) by the bank from the overdrafts granted to banks. |
| | | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of commissions obtained (received/calculated to be received) from overdrafts granted to banks. |
| 4350 | Interest-related income on loans granted to banks | |
| | The group is designated for the bookkeeping of interest-related income on loans granted to agriculture and the amortization of the commissions that are not part of the effective interest rate on loans granted to banks. The non-interest related commissions for services rendered for loans granted to banks shall be also reflected in this group. | |
| | 4351 | Interest-related income on short-term loans granted to banks - unrelated parties |
| | 4352 | Interest-related income on medium-term loans granted to banks - unrelated parties |
| | 4353 | Interest-related income on long-term loans granted to banks - unrelated parties |
| | 4354 | Interest-related income on short-term loans granted to banks - related parties |
| | 4355 | Interest-related income on medium-term loans granted to banks - related parties |
| | 4356 | Interest-related income on long-term loans granted to banks - related parties |
| | 4357 | Commissions from services rendered for loans granted to banks |
| | | Accounts 4351-4356 are designated for the bookkeeping of interest-related income on loans granted to banks. |
| | | The credit of the account records the followings: - interest-related income to be received by the bank for loans granted to banks - related and unrelated parties, according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from crediting other banks. |
| | | Account 4357 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services from loans granted to other banks. |
| | | The credit of the account records the income obtained (received and/or calculated to be received) by the bank from the commissions obtained on loans granted to banks – unrelated parties and banks – related parties. |
| | | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |

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| | | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions for services rendered for loans granted to other banks – unrelated parties and banks – related parties. |
| 4360 | Interest-related income on loans granted to institutions funded from the state budget | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to institutions funded from the state budget. The non-interest related commissions for services rendered on loans granted to institutions funded from the state budget shall be also reflected in this group. | |
| | 4361 | Interest-related income on short-term loans granted to institutions funded from the state budget |
| | 4362 | Interest-related income on medium-term loans granted to institutions funded from the state budget |
| | 4363 | Interest-related income on long-term loans granted to institutions funded from the state budget |
| | 4365 | Commissions from services rendered for loans granted to institutions funded from the state budget |
| | | Accounts 4361-4363 are designated for bookkeeping of interest-related income on loans granted to institutions funded from the state budget. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income calculated to be received on loans granted to institutions funded from the state budget according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount interest-related income obtained by the bank from loans granted to institutions funded from the state budget. |
| | | Account 4365 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions for services rendered on loans granted to institutions funded from the state budget. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - commissions obtained (received and/or calculated to be received) from crediting services on loans granted to institutions funded from the state budget; |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions from services rendered on loans granted to institutions funded from the state budget. |
| 4370 | Interest-related income on loans granted to the National Social Insurance House/National Health Insurance Company | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to the National Social Insurance House/National Health Insurance Company. The non-interest related commissions for services rendered on loans granted to National Social Insurance House/ National Health Insurance Company shall be also included in this group. | |
| | 4371 | Interest-related income on short-term loans granted to the National Social Insurance House |
| | 4372 | Interest-related income on medium-term loans granted to the National Social Insurance House |

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| | 4373 | Interest-related income on long-term loans granted to the National Social Insurance House |
| | 4374 | Interest-related income on short-term loans granted to the National Health Insurance Company |
| | 4375 | Interest-related income on medium-term loans granted to the National Health Insurance Company |
| | 4376 | Interest-related income on long-term loans granted to the National Health Insurance Company |
| | 4377 | Commissions from services rendered for loans granted to the National Social Insurance House/National Health Insurance Company |
| | | Accounts 4371-4376 are designated for the bookkeeping of interest-related income on loans granted to the National Social Insurance House /National Health Insurance Company. |
| | | The credit of the account records the followings: - interest-related income calculated to be received on loans granted to the National Social Insurance House/National Health Insurance Company according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to the National Social Insurance House /National Health Insurance Company. |
| | | Account 4377 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions for services rendered on loans granted to the National Social Insurance House /National Health Insurance Company. |
| | | The credit of the account records the followings: - commissions obtained (received and/or calculated to be received) from services rendering on loans granted to the National Social Insurance House/ National Health Insurance Company. |
| | | The debit of the account records the following: - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions from services rendered on loans granted to the National Social Insurance House/ National Health Insurance Company. |
| 4380 | Interest-related income on loans granted to the Government | |
| | | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to the Government. The non-interest related commissions for services rendered for granted loans shall be also reflected in this group. |
| | 4381 | Interest-related income on short-term loans granted to the Government |
| | 4382 | Interest-related income on medium-term loans granted to the Government |
| | 4383 | Interest-related income on long-term loans granted to the Government |
| | 4385 | Commissions from services rendered for loans granted to the Government |
| | | Accounts 4381-4383 are designated for the bookkeeping of interest-related income on term loans granted to thee Government. |
| | | The credit of the account records the followings: - interest-related income to be received by the bank for loans granted to the Government according to the agreement; |

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| | | <ul style="list-style-type: none"> - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | <p>The debit of the account records the following:</p> <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of income obtained by the bank in the form of interests on loans granted to the Government. |
| | | Account 4385 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions from services rendered on loans granted to the Government. |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - income obtained (received or calculated to be received) by the bank related to commissions obtained from loans granted to the Government. |
| | | <p>The debit of the account records the following:</p> <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of income in the form of commissions obtained by the bank on loans granted to the Government. |
| 4390 | Interest-related income on loans granted to administrative-territorial units/ institutions subordinated to administrative-territorial units | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to the administrative-territorial units/ institutions subordinated to administrative-territorial units. The non-interest related commissions for services rendered on loans granted to administrative-territorial units/ institutions subordinated to administrative-territorial units shall be also reflected in this group. | |
| | 4391 | Interest-related income on short-term loans granted to administrative-territorial units |
| | 4392 | Interest-related income on medium-term loans granted to administrative-territorial units |
| | 4393 | Interest-related income on long-term loans granted to administrative-territorial units |
| | 4394 | Interest-related income on short-term loans granted to institutions subordinated to administrative-territorial units |
| | 4395 | Interest-related income on medium-term loans granted to institutions subordinated to administrative-territorial units |
| | 4396 | Interest-related income on long-term loans granted to institutions subordinated to administrative-territorial units |
| | 4397 | Commissions from services rendered for loans granted to administrative-territorial units/ institutions subordinated to administrative-territorial units |
| | | Accounts 4391-4396 are designated for the bookkeeping of interest-related income on term loans granted to the administrative-territorial units/ institutions subordinated to administrative-territorial units. |
| | | <p>The credit of the account records the followings:</p> <ul style="list-style-type: none"> - interest-related income calculated to be received on loans granted to administrative-territorial units and institutions subordinated to administrative-territorial units according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |

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| | | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of income obtained by the bank in the form of interests on loans granted to administrative-territorial units/ institutions subordinated to administrative-territorial units. |
| | | Account 4397 is designated for reflecting the income obtained (received and/or calculated to be received) by the bank in the form of commissions for services rendered on loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - commissions obtained (received and/or calculated to be received) from credit services rendering on loans granted to administrative-territorial units / institutions subordinated to administrative-territorial units. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - transfer at the end of the reported year of income related to commissions on the account of undistributed profit (uncovered losses). |
| | | The account has a credit balance and represents the amount of income in the form of commissions obtained by the bank from crediting administrative-territorial units / institutions subordinated to administrative-territorial units. |
| 4410 | Interest-related income on loans granted to manufacturing industry | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to industrial purposes. The non-interest related commissions for services rendered for granted loans shall be also reflected in this group. | |
| | 4411 | Interest-related income on short-term loans granted to manufacturing industry |
| | 4412 | Interest-related income on medium-term loans granted to manufacturing industry |
| | 4413 | Interest-related income on long-term loans granted to manufacturing industry |
| | 4415 | Commissions from services rendered for loans granted to productive industry |
| | | Accounts 4411–4413 are designated for the bookkeeping of interest-related income on term loans granted to customers for productive industry investments. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to productive industry according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to productive industry. |

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| | Account 4415 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest from services rendered on loans granted to productive industry. |
| | The credit of the account records the followings: - commissions obtained (received and/or calculated to be received) from credit services rendering on loans granted to productive industry. |
| | The debit of the account records the following: - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions from loans granted to productive industry. |
| 4420 | Interest-related income on loans granted to commerce |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to commerce. The non-interest related commissions for services rendered for granted loans shall be reflected in this group. |
| 4421 | Interest-related income on short-term loans granted to commerce |
| 4422 | Interest-related income on medium-term loans granted to commerce |
| 4423 | Interest-related income on long-term loans granted to commerce |
| 4425 | Commissions from services rendered for loans granted to commerce |
| | Accounts 4421–4423 are designated for the bookkeeping of interest-related income on term loans granted to commerce. |
| | The credit of the account records the followings: - interest-related income to be received by the bank for loans granted to commerce according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | The debit of the account records the following: - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to commerce. |
| | Account 4425 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions from services rendered on loans granted to commerce. |
| | The credit of the account records the commissions obtained (received and/or calculated to be received) from credit services rendering on loans granted to commerce. |
| | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions from loans granted to commerce. |
| 4430 | Interest-related income on loans granted to financial non-banking sector |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to financial non-banking sector. This |

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| | group records also the non-interest related commissions obtained for services rendered related to the use of loans granted to financial non-banking sector. |
| 4431 | Interest-related income on short-term loans granted to financial non-banking sector |
| 4432 | Interest-related income on medium-term loans granted to financial non-banking sector |
| 4433 | Interest-related income on long-term loans granted to financial non-banking sector |
| 4435 | Commissions from services rendered for loans granted to financial non-banking sector |
| | Accounts 4431–4433 are designated for the bookkeeping of interest-related income on term loans granted to financial non-banking sector. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to financial non-banking sector according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to financial non-banking sector. |
| | Account 4435 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered related to the loans granted to financial non-banking sector. |
| | The credit of the account records the commissions obtained (received and/or calculated to be received) from credit services rendering on loans granted to financial non-banking sector. |
| | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions from loans granted to financial non-banking sector. |
| 4440 | Interest-related income on loans for the purchase/construction of buildings |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to individuals for the purchase/construction of buildings. The non-interest related commissions for services rendered for granted loans shall be also reflected in this group. |
| 4441 | Interest-related income on short-term loans for the purchase/construction of buildings |
| 4442 | Interest-related income on medium-term loans for the purchase/construction of buildings |
| 4443 | Interest-related income on long-term loans for the purchase/construction of buildings |
| 4445 | Commissions related to services rendered on loans for the purchase/construction of buildings |
| | Accounts 4441-4443 are designated for the bookkeeping of interest-related income on term loans granted to customers for the purchase/construction of buildings. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted for the purchase/construction of buildings. according to the agreement; - amortization of commissions that are not part of the effective interest rate; |

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| | | - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted for the purchase/construction of buildings. |
| | | Account 4445 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services from loans granted to for the purchase/construction of buildings. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - income obtained (received and/or calculated to be received) by the bank related to commissions obtained from loans granted for the purchase/construction of buildings. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank from the commissions received from loans granted for the purchase/construction of buildings. |
| 4450 | Interest-related income on loans granted to non-commercial organizations | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to non-commercial organizations. This group also records the non-interest related commissions obtained for services rendered related to the use of loans to non-commercial organizations. | |
| | 4451 | Interest-related income on short-term loans granted to non-commercial organizations |
| | 4452 | Interest-related income on medium-term loans granted to non-commercial organizations |
| | 4453 | Interest-related income on long-term loans granted to non-commercial organizations |
| | 4455 | Commissions from services rendered for loans granted to non-commercial organizations |
| | | Accounts 4451–4453 are designated for the bookkeeping of interest-related income on term loans granted to non-commercial organizations. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to non-commercial organizations according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to non-commercial organizations. |

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| | Account 4455 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for non-commercial organizations. |
| | The credit of the account records the income obtained (received and/or calculated to be received) by the bank related to commissions obtained from loans granted to non-commercial organizations. |
| | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of commissions obtained (received and/or calculated to be received) from loans granted to non-commercial organizations. |
| 4460 | Dividend income on loans granted to individuals performing an activity |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to individuals performing an activity. This group records also the non-interest related commissions obtained for services rendered related to the use of loans granted to individuals performing an activity. |
| | 4461 Dividend income on short-term loans granted to individuals performing an activity |
| | 4462 Dividend income on medium-term loans granted to individuals performing an activity |
| | 4463 Dividend income on long-term loans granted to individuals performing an activity |
| | 4465 Commissions from services rendered for loans granted to individuals performing an activity |
| | Accounts 4461–4463 are designated for the bookkeeping of interest-related income on term loans granted to individuals performing an activity. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to individuals performing an activity, according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to individuals performing an activity. |
| | Account 4465 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for loans granted to individuals performing an activity. |
| | The credit of the account records the income obtained (received and/or calculated to be received) by the bank related to commissions obtained from loans granted to individuals performing an activity. |
| | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of commissions obtained (received and/or calculated to be received) from loans granted to individuals performing an activity. |
| 4470 | Interest-related income on loans granted to transport/ telecommunications and network development |
| | The group is designated for the bookkeeping of interest-related income on loans the amortization of the commissions that are part of the effective interest rate on loans granted to transport, telecommunications and |

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| | network development. The non-interest related commissions for services rendered for granted loans shall be also reflected in this group. |
| 4471 | Interest-related income on short-term loans granted to transport/telecommunication and network development |
| 4472 | Interest-related income on medium-term loans granted to transport/telecommunication and network development |
| 4473 | Interest-related income on long-term loans granted to transport/telecommunication and network development |
| 4475 | Commissions from services rendered for loans granted to transport, telecommunications and network development |
| | Accounts 4471–4473 are designated for the bookkeeping of interest-related income on term loans granted to customers for transport, telecommunications and network development. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income calculated to be received by the bank on loans granted to transport, telecommunications and network development according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from loans granted to transport, telecommunications and network development. |
| | Account 4475 is designated for the bookkeeping of the income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for the services rendered for loans granted to transport, telecommunications and network development. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - commissions obtained (received and/or calculated to be received) from services rendered on loans granted to transport, telecommunications and network development. |
| | The debit of the account records the following: <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions from loans granted to transport, telecommunications and network development. |
| 4480 | Interest-related income on loans between bank's head office and branches thereof |
| | The group is designated for the bookkeeping of interest income and the amortization of the commissions that are part of the effective interest rate on loans granted by the bank's head office to its branches, as well as interest income on the loans granted by its branches to the bank's head office. |
| 4481 | Interest-related income on loans granted to the bank's head office |
| 4482 | Interest-related income on loans granted to its local branches |
| 4483 | Interest-related income on loans granted to its branches from abroad |
| | Account 4481 is designated for the bookkeeping of interest-related income obtained by bank's branches from loans granted to the bank's head office, as well as the amortization of commissions that are part of the effective interest rate. |

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| | | The credit of the account records the income obtained (received and/or calculated to be received) by branches in the form of interests on loans granted to the bank's head office. |
| | | The debit of the account records the reduction of income following the inversion of interests or income transfer to the account of profit (loss) for the period at the end of the reporting period. |
| | | The account has a credit balance and represents the amount of income obtained by bank's branches from loans granted to the bank's head office. |
| | | Account 4482 is designated for the bookkeeping of interest-related income and the amortization of commissions that are not part of the effective interest rate obtained by the bank's head office from loans granted to its local branches. |
| | | The credit of the account records the income obtained (received and/or calculated to be received) by the bank's head office in the form of interests on loans granted to its local branches. |
| | | The debit of the account records the reduction of income following the inversion of interests or income transfer to the account of profit (loss) for the period at the end of the reporting period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank's head office from loans granted to its local branches. |
| | | Account 4483 is designated for the bookkeeping of interest-related income and the amortization of commissions that are part of the effective interest rate obtained by the bank's head office from loans granted to its branches abroad. |
| | | The credit of the account records the income obtained (received and/or calculated to be received) by the bank's head office in the form of interests on loans granted to its branches abroad. |
| | | The debit of the account records the reduction of income following the inversion of interests or income transfer to the account of profit (loss) for the period at the end of the reporting period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank's head office on loans granted to its branches from abroad. |
| 4490 | Interest-related income on other loans granted to customers | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are not part of the effective interest rate and the compensations for other loans granted to customers, such as overdrafts, credit cards, bill-of-exchange loans, etc. The non-interest related commissions for services rendered for granted loans shall be also reflected in this group. | |
| | 4491 | Interest-related income on overdrafts to customers |
| | 4492 | Interest income on loans granted through card accounts (credit cards) |
| | 4493 | Interest-related income on discounted commercial bills of exchange |
| | 4494 | Interest-related income on factoring |
| | 4495 | Interest-related income on bills of exchange |
| | 4496 | Interest-related income on other loans granted to customers |
| | 4498 | Commissions from other loans granted to customers |
| | 4499 | Commissions from services rendering for credit card use |
| | | Accounts 4491-4496 are designated for the bookkeeping of interest-related income on other term loans granted to customers. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to the other loans granted to customers according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: |

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| | | <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of interest-related income obtained by the bank by granting other loans. |
| | | Account 4397 is designated for reflecting the income obtained (received and/or calculated to be received) by the bank in the form of commissions for services rendered on loans granted to customers. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - commissions obtained (received and/or calculated to be received) from credit services rendering on loans granted to customers. |
| | | The debit of the accounts records the followings: <ul style="list-style-type: none"> - transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of income obtained by the bank in the form of commissions from other granted loans. |
| 4510 | Interest-related income on other loans granted to individuals | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are part of the effective interest rate on loans granted to the individuals. This group records also the non-interest related commissions obtained for services rendered related to the use of loans granted to individuals. | |
| | 4511 | Interest-related income on overdrafts to individuals |
| | 4512 | Interest-related income on loans granted through card accounts |
| | 4513 | Interest-related income on loans for primary needs |
| | 4514 | Interest-related income on other loans granted to individuals |
| | 4516 | Commissions from other loans granted to individuals |
| | 4517 | Commissions from services rendering for credit card use |
| | | Accounts 4511–4514 are designated for the bookkeeping of interest-related income on other loans granted to individuals. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - interest-related income to be received by the bank for loans granted to the individuals according to the agreement; - amortization of commissions that are not part of the effective interest rate; - positive difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement. |
| | | The debit of the account records the following: <ul style="list-style-type: none"> - negative difference between the interest-related income calculated according to the effective interest rate from the amortized cost of the loan and the interest calculated according to the agreement; - debit balance of counter account for the adjustment of loans at amortized cost; - transfer at the end of the reported year of interest-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of interest-related income obtained by the bank by granting other loans to individuals. |
| | | Account 4465 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the interest for services rendered for other loans granted to individuals. |

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| | | The credit of the accounts records the commissions obtained (received and/or calculated to be received) by the bank from other loans granted to individuals. |
| | | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of commissions obtained (received and/or calculated to be received) by the bank from other loans granted to individuals. |
| 4530 | Interest-related income on finance lease | |
| | The group is designated for the bookkeeping of interest-related income and the amortization of the commissions that are not part of the effective interest rate on financial lease granted to banks or customers. The bookkeeping of non-interest related commissions from lease services rendering shall be also reflected in this group. | |
| | 4531 | Interest-related income on finance lease to banks |
| | 4532 | Interest-related income on finance lease to customers |
| | 4535 | Commissions from services rendering on finance lease |
| | | Accounts 4531-4532 are is designated for the bookkeeping of interest-related income on financial lease granted to banks and customers, as well as amortization of commissions that are part of the effective interest rate. |
| | | The credit of the accounts records the interest-related income calculated to be received by the bank on finance lease granted to banks and customers. |
| | | The debit of the account records the transfer at the end of the reported year of recovery-related income to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represent the amount of interest-related income obtained by the bank from finance lease to banks and customers. |
| | | Account 4535 is designated for the bookkeeping of income obtained (received and/or calculated to be received) by the bank in the form of commissions not related to the banks' and customers' financial lease. |
| | | The credit of the account records the commissions obtained (received and/or calculated to be received) from services rendering on finance lease |
| | | The debit of the accounts records the transfer at the end of the reported year of commissions-related income to the account of profit (loss) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank in the form of commissions from assets lease. |
| 4550 | Income from investment property | |
| | The group is designated for the bookkeeping of income from investment property held by the bank to earn rentals and for capital appreciation. | |
| | 4551 | Income from investment property held to earn rentals |
| | 4552 | Income from investment property for capital appreciation |
| | | Accounts 4551-4552 are designated for the bookkeeping of income from investment property held by the bank to earn rentals and for capital appreciation. |
| | | The credit of the accounts records the income obtained (received and/or accrued to be received) by the bank from investment property held by the bank to earn rentals and for capital appreciation. |
| | | The debit of the accounts records the transfer at the end of the reported year of income from real estate investment to the account of profit (loss) for the period. |
| | | The accounts have a credit balance and represents the revenue obtained by the bank from investment property held by the bank to earn rentals and for capital appreciation. |
| 4560 | Income from investment in entities | |

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| | The group is designated for the bookkeeping of the income from investment in entities (subsidiaries, associated entities, and from investments in joint ventures). |
| 4561 | Income from investments in subsidiaries |
| 4562 | Income from investments in associated entities |
| 4563 | Income from investments in joint ventures |
| | Accounts 4561-4563 are designated for the bookkeeping of income from investment in entities. |
| | The credit of the accounts records the income obtained (received and/or calculated to be received) by the bank from investments. |
| | The debit of the accounts records the transfer at the end of the reported year of investments on the account of undistributed profit. |
| | The accounts have a credit balance and represent the amount of income obtained by the bank from investment in entities. |
| 4650 | Income/losses on trade operations |
| | The group is designated for the bookkeeping of income or expenses (losses) from trading (purchase and/or sale) of securities available for sale and foreign currency. The income and expenses (losses) from interest on transactions with derived financial instruments shall be also reflected in this group. |
| 4651 | Income/losses from state securities trading |
| 4652 | Income/losses from share trading |
| 4653 | Income/losses from other securities trading |
| 4654 | Income/losses from foreign currency trading |
| 4655 | Income/losses from interest on transactions with derived financial instruments |
| | Account 4651 is designated for the bookkeeping of income or losses obtained from state securities sale/purchase available for secondary market trading. |
| | The credit of the account records the income from state securities trading and the transfer of expenses (losses) at the end of the reported period to the account of profit (losses) for the period. |
| | The debit of the account records the expenses (losses) from state securities trading and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | Account 4652 is designated for the bookkeeping of income or losses obtained from sale /purchase of share available for trading. |
| | The credit of the account records the income from share trading and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | The debit of the account records the expenses (losses) from share trading and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | Account 4653 is designated for the bookkeeping of income or losses obtained from sale/purchase of other securities available for trading. |
| | The credit of the account records the income from other securities trading and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | The debit of the account records the expenses (losses) from other securities trading and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | Account 4654 is designated for the bookkeeping of income or losses obtained from sale/purchase of cash foreign currency with the bank and the bank's foreign exchange bureaus, traveller's cheques and of foreign currency via transfer, foreign currency conversion, etc. |
| | The credit of the account records the income from the bank's purchase/sale of foreign currency and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | The debit of the account records the expenses (losses) from the bank's purchase/sale of foreign currency and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |

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| | | The accounts 4651-4654 may have a debit balance (in case of expenses (losses) from assets trading) or a credit balance (in case of income from assets trading). |
| | | Account 4655 is designated for the bookkeeping of income or losses obtained from interest on transactions with derived financial instruments. |
| | | The credit of the account records the income from interest on transactions with derived financial instruments and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | | The debit of the account records the expenses (losses) from transactions with derived financial instruments and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account may have a debit balance (if the expenses (losses) from interest on transactions with derived financial instruments are higher than the income) or a credit balance (if the income from interest on transactions with derived financial instruments is higher than the expenses (losses)). |
| 4660 | Income/losses from revaluation operations | |
| | | The group is designated for the bookkeeping of income or expenses (losses) from exchange rate differences on foreign currency accounts and foreign currency operations; results of revaluation of financial assets at fair value through profit or loss, assets / liabilities in national currency, real estate investment and other assets. |
| | 4661 | Income/losses from the revaluation of foreign currency |
| | 4662 | Income/losses from the revaluation of financial assets at fair value through profit or loss |
| | 4663 | Income/losses from the revaluation of assets/liabilities in national currency |
| | 4664 | Income/losses from the revaluation of real estate investment |
| | 4665 | Income/losses from the revaluation of other assets |
| | 4666 | Income/losses from the revaluation of financial liabilities measured at fair value through profit or loss |
| | | Account 4661 is designated for the bookkeeping of the income or losses obtained from the daily revaluation of the foreign currency existent in the bank and customers' accounts. |
| | | The credit of the account records the income from exchange rate differences on foreign currency accounts and the transfer of expenses (losses) to the account at the end of reported year to the account of profit (losses) for the period. |
| | | The debit of the account records the expenses (losses) from exchange rate differences from the revaluation of foreign currency accounts and the transfer of income at the end of reported year to the account of profit (losses) for the period. |
| | | The account may have a debit balance (if the losses from foreign currency revaluation are higher than the income) or a credit balance (if the income from foreign currency revaluation is higher than the losses). |
| | | Account 4662 is designated for the bookkeeping of the income or losses obtained from the daily revaluation of financial assets at fair value through profit or loss. |
| | | The credit of the account records the income from the revaluation of financial assets and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | | The debit of the account records the expenses (losses) from the revaluation of financial assets and the transfer of income at the end of reported year to the account of profit (losses) for the period. |
| | | The account may have a debit balance (if the fair value of financial assets decreased) or a credit balance (if the fair value of financial assets increased). |
| | | Account 4663 is designated for the bookkeeping of the income or losses obtained from exchange rate differences from the revaluation of assets / liabilities in national currency indexed to the foreign currency. |
| | | The credit of the account records the income from the revaluation of from the revaluation of assets / liabilities in national currency indexed to the foreign currency and the transfer of losses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The debit of the account records the losses from the revaluation of asset / liabilities in national currency indexed to the foreign currency and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account may have a debit balance (if the losses from the revaluation of asset / liabilities in national currency indexed to the foreign currency are higher than the income) or a credit balance (if the income from the revaluation of asset / liabilities in MDL indexed to the foreign currency is higher than the expenses). |
| | | Account 4664 is designated for the bookkeeping of the income or losses obtained from the revaluation of real estate investment. |
| | | The credit of the account records the income from the revaluation of real estate investment and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | | The debit of the account records the expenses (losses) from the revaluation of real estate investment and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account may have a debit balance (if the losses from foreign currency revaluation are higher than the income) or a credit balance (if the income from foreign currency revaluation is higher than the losses). |
| | | Account 4665 is designated for the bookkeeping of the income or losses obtained from the revaluation of other assets than cannot be reflected to other accounts. |
| | | The credit of the account records the income from the revaluation of other assets and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | | The debit of the account records the expenses (losses) from the revaluation of other assets and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account may have a debit balance (if the losses from the revaluation of other assets are higher than the income) or a credit balance (if the income from the revaluation of other assets is higher than the expenses). |
| | | Account 4666 is designated for the bookkeeping of the income or losses obtained from revaluation of financial liabilities measured at fair value through profit or loss. |
| | | The credit of the account records the income from the revaluation of financial liabilities and the transfer of expenses (losses) at the end of the reported year to the account of profit (losses) for the period. |
| | | The debit of the account records the expenses (losses) from the revaluation of financial liabilities and the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account may have a debit balance (if the fair value of the financial liabilities increased) or a credit balance (if the fair value of the financial liabilities decreased). |
| 4670 | Commission-related income | |
| | The group is designated for the bookkeeping of income from commissions received by the bank from services rendered, such as: consulting, trust, insurance, account servicing, etc. | |
| | 4671 | Commissions of the bank for clearing operations |
| | 4672 | Commissions of the bank for insurance operations |
| | 4673 | Commissions of the bank for securities sale/ purchase |
| | 4674 | Commissions of the bank for foreign currency sale/ purchase |
| | 4675 | Commissions for trust operations |
| | 4676 | Commission for guarantees issuance |
| | 4677 | Commissions for account service |
| | 4678 | Commissions of the bank for consulting services |
| | 4679 | Other commissions of the bank |
| | Accounts 4671-4673 and 4675-4679 are designated for the bookkeeping of income obtained by the bank in the form of commissions for services rendered to customers. | |

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| | | The credit of the accounts records the obtained commissions or the calculation of commissions to be collected on different banking operations in case the bank is certain to obtain the commission. |
| | | The debit of the accounts records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a credit balance and represent the amount of income obtained by the bank from the rendered services. |
| | | Account 4674 is designated for the bookkeeping of income obtained by the bank in the form of commissions for foreign currency sale/purchase operations (excluding transactions of cash withdrawal and deposit). |
| | | The credit of the account records the obtained commissions or the calculation of commissions to be collected in case the bank is certain to obtain the commission. |
| | | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank for foreign currency sale/purchase operations (excluding transactions of cash withdrawal and deposit). |
| 4840 | Interest-related income on placements in the bank's head office and branches | |
| | The group is designated for the bookkeeping of interest-related income on funds placed by branches with the bank's head office, as well as of interest-related income on funds placed by the bank's head office with its branches. | |
| | 4841 | Interest-related income on placements with the bank's head office |
| | 4842 | Interest-related income on placements with local branches |
| | 4843 | Interest-related income on placements with the bank's branches from abroad |
| | | Accounts 4841-4843 are designated for the bookkeeping of interest income earned both by the bank's head office and branches from placements made in branches or head office. |
| | | The credit of the accounts records the income obtained (received and/or calculated to be received) by the bank in the form of interest from placements performed by the bank with its branches or by branches with the head office. |
| | | The debit of the accounts records the reduction of income as a result of the inversion of interest or the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a credit balance and represent the amount of income obtained by the bank from placements with the bank's head office and branches. |
| 4850 | Other interest-related income | |
| | The group is designated for the bookkeeping of the interest-related income from an asset purchase/sale prepaid/deferred, in case of assignment of claims, etc., and the adjustment of the carrying amount at amortized cost. | |
| | 4851 | Other interest-related income |
| | | Account 4851 is designated for the bookkeeping of interest-related income and the adjustment of carrying amount to the amortized cost. |
| | | The credit of the account records the income obtained by the bank in the form of interest from operations performed. |
| | | The debit of the account records the transfer of interest-related income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a credit balance and represents the amount of interest-related income obtained by the bank from operations performed. |
| 4900 | Other operating income | |

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| | The group is designated for the bookkeeping of other operational income generated within the usual working process, but not reflected in the previous accounts. The bank's income in the form of commissions obtained from the payment card activity and cash withdrawal or deposit operations are also included in this group. |
| 4901 | Other operating income |
| 4902 | Income from operations with cards |
| 4903 | Income related to withdrawal and deposit of cash |
| | Account 4901 is designated for the bookkeeping of other operational revenue the bank, not reflected in other accounts, including negative goodwill. |
| | The credit of the account records the income obtained (received and/or calculated to be received) by the bank from other operational activities and negative goodwill. |
| | The debit of the account records the transfer of other operating income at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank from operational activity. |
| | Account 4902 is designated for the bookkeeping of the bank's income in the form of commissions obtained from payment card activity, excluding cash withdrawal and deposit operations. |
| | The credit of the account records the commissions obtained (received and/or calculated to be received) by the bank from payment card activity. |
| | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank from payment card operations. |
| | Account 4903 is designated for the bookkeeping of bank's income in the form of commissions for the rendered services for cash withdrawal and deposit operations (with banks, bank and its subdivisions, with customers). |
| | The credit of the account records the commissions obtained from cash withdrawal and deposit operations. |
| | The debit of the account records the transfer of income to the account of the undistributed profit (uncovered losses) at the end of the reporting year. |
| | The account has a credit balance and represents the amount of bank's income in the form of commissions obtained from cash withdrawal and deposit operations. |
| 4910 | Income from recoveries of assets and payments thereof |
| | The group is designated for the bookkeeping of recoveries of credits and assets other than credits and payments thereof, which have been derecognized in the previous years and uncovered from the allowances for impairment losses. |
| 4911 | Income from recoveries of credits and payments thereof |
| 4912 | Income from recoveries of other assets other than credits and payments thereof |
| | Accounts 4911, 4912 are designated for the bookkeeping of recoveries of credits and assets other than credits and payments thereof, which have been derecognized in the previous years and uncovered from the allowances for impairment losses. |
| | The credit of the account records the recovered amounts related to credits and assets other than credits and payments thereof. |
| | The debit of the account records the transfer at the end of the reported year of recovery-related income to the account of profit (loss) for the period. |
| | The account has a credit balance and represents the amount of recover-related income from credits and assets other than credits and payments thereof. |
| 4920 | Income related to the disposal of assets |

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| | The group is designated for the bookkeeping of income generated from assets disposal/disuse (sale, deterioration, etc.) of non-commercial assets. The income from the revaluation of assets at the moment of disuse shall be also included in this group. |
| 4921 | Income related to the disposal of investments |
| 4922 | Income related to the disuse of tangible assets |
| 4923 | Income related to the disposal of other assets |
| | Account 4921 is designated for the bookkeeping of the bank's income obtained from disposal of investments. |
| | The credit of the account records the income obtained (received and/or calculated to be received) by the bank from the disposal of investments. |
| | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank following the disposal of investments. |
| | Account 4922 is designated for the bookkeeping of the bank's income obtained from tangible assets disposal/disuse. |
| | The credit of the account records the income obtained (received and/or calculated to be received) by the bank from tangible assets disposal (sale, etc.). |
| | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank from tangible assets disposal/disuse. |
| | Account 4923 is designated for the bookkeeping of bank's income obtained from the disposal of other assets (intangible assets, tangible assets held for sale, assets purchased for the reimbursement of loans or other debts, inventories of materials and consumables, low value and short-term assets, according to the Accounting policy of the bank for the reporting year), including the commemorative and jubilee banknotes and coins. |
| | The credit of the account records the followings: - income obtained (received and/or calculated to be received) by the bank from the disposal or disuse of other assets of the bank; - amount of the difference between realizable value and face value of commemorative and jubilee banknotes and coins at their marketing. |
| | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank from other assets disposal. |
| 4930 | Income from subsidies |
| | The group is designated for the bookkeeping of the income obtained by the bank in the form of subsidies. |
| 4931 | Income from subsidies |
| | Account 4931 is designated for the bookkeeping of the income obtained by the bank in the form of subsidies. |
| | The credit of the account records the income from subsidies. |
| | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a credit balance and represents the amount of income obtained by the bank in the form of subsidies. |

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| 4940 | Other income | |
| | | The group is designated for the bookkeeping of other income obtained by the bank from operation not related to the basic activity of the bank. |
| | 4941 | Other income |
| | | Account 4941 is designated for the bookkeeping of other income obtained by the bank from services rendered not related to the basic activity of the bank. |
| | | The credit of the account records the income obtained (received and/or calculated to be received) by the bank from other activities, not related to the basic activity of the bank. |
| | | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank, not related to the basic activity of the bank. |
| 4950 | Fines, penalties and other sanctions | |
| | | The group is designated for the bookkeeping of fines, penalties and other sanctions. |
| | 4951 | Fines, penalties and other sanctions |
| | | Account 4951 is designated for the bookkeeping of the bank's income obtained (received and/or calculated to be received) in the form of penalties for failure to meet the contracts provisions, fines paid in favour of the bank and other sanctions. |
| | | The credit of the account records the fines, penalties, sanctions and other amounts paid in favour of the bank or calculated to be paid. |
| | | The debit of the account records the transfer of income at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a credit balance and represents the amount of income obtained by the bank. |

**CLASS 5
EXPENSES**

Accounts of class 5 “Expenses” are active accounts and represent the amount of all expenses born within the bank's economic and financial activity over the reported year: related to interest, investments, payroll, building maintenance, depreciation operations, taxes and duties, non-commercial assets disposal, and other expenses. The expenses accounts have debit balances, but in some cases may have credit balances.

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| 5030 | Interest expenses on “Nostro” and “Loro” accounts | |
| | | The group is designated for the bookkeeping of interest-related expenses on banks' “Loro” accounts and overdraft on “Nostro” accounts. |
| | 5032 | Interest expenses on “Nostro” accounts in banks and on “Loro” accounts opened with bank by other banks. |
| | 5033 | Interest expenses on overdrafts on “Nostro” accounts |
| | 5034 | Interest expenses on “Loro” accounts for operations with securities |
| | | Accounts 5032-5034 are designated for the bookkeeping of interest-related expenses on “Nostro” accounts opened with banks, on “Loro” accounts opened with bank by other banks, and overdraft on “Nostro” accounts in banks. |
| | | The debit of the accounts records the followings: interest-related expenses accrued on “Nostro” accounts opened with banks; interest expenses accrued on “Loro” accounts opened with the bank by other banks; - interest-related expenses calculated on overdraft on “Nostro” accounts. |

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| | | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on “Nostro” accounts opened with banks, on “Loro” accounts opened with bank by other banks, and overdraft on “Nostro” accounts in banks. |
| 5060 | Interest-related expenses on overnight loans | |
| | The group is designated for the bookkeeping of interest-related expenses on overnight loans from the NBM and banks. | |
| | 5061 | Interest-related expenses on overnight loans from the NBM |
| | 5062 | Interest-related expenses on overnight loans from banks |
| | | Accounts 5061-5062 are designated for the bookkeeping of interest-related expenses on overnight loans from the NBM and banks. |
| | | The debit of the accounts records the interest-related expenses calculated on overnight loans from the NBM and other banks. |
| | | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on received overnight loans. |
| 5070 | Interest-related expenses on sight pledged deposits of banks | |
| | The group is designated for the bookkeeping of interest-related expenses on sight pledged deposits received from other banks in order to guarantee payment card operations, securities and other similar operations. | |
| | 5075 | Interest-related expenses on sight pledged deposits of banks |
| | | Account 5075 is designated for the bookkeeping of interest-related expenses on sight pledged deposits received from other banks. |
| | | The debit of the account records the interest-related expenses on pledged deposits of other banks. |
| | | The credit of the accounts records the recalculation of the interest on the early termination of contracts of deposit and the transfer at the end of the reported year of interest-related expenses on sight pledged deposits to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on sight pledged deposits received from other banks. |
| 5080 | Expenses related to negative interests on term placements with banks | |
| | The group is designated for the bookkeeping of expenses related to negative interests accrued and/or paid on term placements with banks. | |
| | 5081 | Expenses related to negative interests on short-term placements with banks – unrelated parties (1 month and less) |
| | 5082 | Expenses related to negative interests on short-term placements with banks - unrelated parties (over 1 month and up to 1 year inclusive) |
| | 5083 | Expenses related to negative interests on short-term placements with banks – related parties (1 month and less) |
| | 5084 | Expenses related to negative interests on short-term placements with banks - related parties (over 1 month and up to 1 year inclusive) |
| | 5085 | Expenses related to negative interests on medium-term placements with banks - unrelated parties (over 1 year and up to 5 years) |
| | 5086 | Expenses related to negative interests on medium-term placements with banks - related parties (over 1 year and up to 5 years inclusive) |

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| 5087 | Expenses related to negative interests on long-term placements with banks - unrelated parties (over 5 years) |
| 5088 | Expenses related to negative interests on long-term placements with banks - related parties (over 5 years) |
| | Accounts 5081-5088 are designated for the bookkeeping of expenses related to negative interests on term placements with banks. |
| | The debit of the accounts records the expenses related to negative interests on term placements with banks. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of expenses related to negative interests on term placements with banks. |
| 5090 | Interest-related expenses on loans from banks |
| | The group is designated for the bookkeeping of interest-related expenses calculated and/or paid on loans. |
| 5091 | Interest-related expenses on short-term loans from the NBM (1 month and less) |
| 5092 | Interest-related expenses on short-term loans from the NBM (over 1 month and up to 1 year inclusive) |
| 5093 | Interest-related expenses on medium-term loans from the NBM (over 1 year and up to 5 years inclusive) |
| 5094 | Interest-related expenses on long-term loans from the NBM (over 5 years) |
| 5095 | Interest-related expenses on short-term loans from banks (1 month and less) |
| 5096 | Interest-related expenses on short-term loans from banks (over 1 month and up to 1 year inclusive) |
| 5097 | Interest-related expenses on medium-term loans from banks (over 1 year and up to 5 years inclusive) |
| 5098 | Interest-related expenses on long-term loans from banks (over 5 years) |
| 5099 | Commission-related expenses under loans from banks |
| | Accounts 5091-5098 are designated for the bookkeeping of interest-related expenses on term loans obtained from other banks. |
| | The debit of the accounts records the interest-related expenses on term loans. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on obtained term loans. |
| | Account 5099 is designated for the bookkeeping of commission-related expenses on loans from banks. |
| | The debit of the account records the commission-related expenses on loans from other banks. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of commission-related expenses on loans from banks. |
| 5100 | Interest-related expenses on loans obtained from the Government for purposes of re-crediting |
| | The group is designated for the bookkeeping of interest-related expenses on loans obtained by the bank from the Government for re-crediting, based on agreements concluded between the Government and international financial organizations. |
| 5101 | Interest-related expenses on short-term loans from the Government for purposes of re-crediting (1 month and less) |
| 5102 | Interest-related expenses on short-term loans from the Government for purposes of re-crediting (over 1 month and up to 1 year inclusive) |
| 5103 | Interest-related expenses on medium-term loans from Government for purposes of re-crediting (over 1 year and up to 5 years inclusive) |

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| 5104 | Interest-related expenses on long-term loans from the Government for purposes of re-crediting (over 5 years) |
| 5105 | Commission-related expenses on loans from the Government for purposes of re-crediting |
| | Accounts 5101-5104 are designated for the bookkeeping of interest-related expenses on term loans obtained from the Government for recrediting. |
| | The debit of the accounts records the interest-related expenses on loans from the Government for re-crediting. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on loans from the Government for re-crediting. |
| | Account 5105 is designated for the bookkeeping of commission-related expenses on loans from the Government for re-crediting. |
| | The debit of the account records the commissions calculated (paid) on loans from the Government for re-crediting. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of commission-related expenses on loans from the Government for re-crediting. |
| 5110 | Interest-related expenses on loans from international financial organizations |
| | The group is designated for the bookkeeping of interest-related expenses on loans obtained from international financial organizations. |
| 5111 | Interest-related expenses on short-term loans from international financial organizations (1 month and less) |
| 5112 | Interest-related expenses on short-term loans from international financial organizations (over 1 month and up to 1 year inclusive) |
| 5113 | Interest-related expenses on medium-term loans from international financial organizations (over 1 year and up to 5 years inclusive) |
| 5114 | Interest-related expenses on long-term loans from international financial organization (over 5 years) |
| 5116 | Commission-related on loans from international financial organizations |
| | Accounts 5111-5114 are designated for the bookkeeping of interest-related expenses on long-term loans received from international financial organizations. |
| | The debit of the accounts records the interest-related expenses on loans from international financial organizations. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on term loans from international financial organizations. |
| | Account 5116 is designated for the bookkeeping of commission-related expenses on loans from international financial organizations. |
| | The debit of the account records the commission-related expenses on loans from international financial organizations. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of commission-related expenses on loans from international financial organizations. |

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| 5120 | Interest-related expenses on loans from other creditors |
| | The group is designated for the bookkeeping of interest-related expenses and of commissions on loans from other creditors. |
| 5121 | Interest-related expenses on short-term loans from other creditors (1 month and less) |
| 5122 | Interest-related expenses on short-term loans from other creditors (over 1 month and up to 1 year) |
| 5123 | Interest-related expenses on medium-term loans from other creditors (over 1 year and up to 5 years inclusive) |
| 5124 | Interest-related expenses on long-term loans from other creditors (over 5 years) |
| 5125 | Commission-related expenses on loans from other creditors |
| | Accounts 5121-5124 are designated for the bookkeeping of interest-related expenses on long-term loans obtained from other creditors. |
| | The debit of the accounts records the interest-related expenses calculated on loans from other creditors. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on term loans from other creditors. |
| | Account 5125 is designated for the bookkeeping of commission-related expenses on loans from other creditors. |
| | The debit of the account records the commission-related expenses calculate (paid) on loans from other creditors. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of commission-related expenses on loans from other creditors. |
| 5150 | Interest-related expenses on REPO agreements |
| | The group is designated for the bookkeeping of interest-related expenses on operations performed through REPO agreements. |
| 5151 | Interest-related expenses on REPO agreements |
| | Account 5151 is designated for the bookkeeping of interest-related expenses on operations performed through REPO agreements. |
| | The debit of the account records the interest-related expenses on transactions carried out on the basis of REPO agreements. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on transactions related to REPO agreements. |
| 5180 | Interest-related expenses on issued securities |
| | The group is designated for the bookkeeping of interest-related expenses on issued securities. |
| 5181 | Interest-related expenses on securities issued with fixed interest rate |
| 5183 | Interest-related expenses on other issued securities |
| | Accounts 5181-5183 are designated for the bookkeeping of interest-related expenses on issued securities. |
| | The debit of the accounts records the interest-related expenses on securities issued with a fixed interest rate and on other issued securities. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The accounts have a debit balance and represent the amount of interest-related expenses on issued securities. |
| 5200 | Accrual of discounts and amortization of premiums on securities | |
| | The group is designated for the bookkeeping of the amounts of premiums' amortization on securities purchased for investments and accrual of discounts on issued securities. | |
| | 5201 | Amortization of premiums on securities |
| | 5202 | Accrual of discounts on issued securities |
| | | Accounts 5201-5202 are designated for the bookkeeping of amortization of premiums and accrual of discounts on issued securities. |
| | | The debit of the accounts records the amortization of premiums on investment securities and accrual of discounts on issued securities. |
| | | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of expenses related to amortization of premiums and accrual of discounts on issued securities. |
| 5210 | Interest-related expenses on term deposits of the National Health Insurance Company/ National Social Insurance House | |
| | The group is designated for the bookkeeping of interest-related expenses on term deposits received from the National Health Insurance Company and National Social Insurance House. | |
| | 5211 | Interest-related expenses on short-term deposits of the National Health Insurance Company (1 year and less) |
| | 5212 | Interest-related expenses on medium-term deposits of the National Health Insurance Company (over 1 year and up to 5 years inclusive) |
| | 5213 | Interest-related expenses on long-term deposits of the National Health Insurance Company (over 5 years) |
| | 5214 | Interest-related expenses on short-term deposits of the National Social Insurance House (1 year and less) |
| | 5215 | Interest-related expenses on medium-term deposits of the National Social Insurance House (over 1 year and up to 5 years inclusive) |
| | 5216 | Interest-related expenses on long-term deposits of the National Social Insurance House (over 5 years) |
| | | Accounts 5211-5213 are designated for the bookkeeping of interest-related expenses on term deposits received from the National Health Insurance Company. |
| | | The debit of the accounts records the interest-related expenses on term deposits received from the National Health Insurance Company. |
| | | The credit of the accounts records the recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on term deposits received from the National Health Insurance Company. |
| | | Accounts 5214-5216 are designated for the bookkeeping of interest-related expenses on term deposits received from the National Social Insurance House. |
| | | The debit of the accounts records the interest-related expenses on term deposits received from the National Social Insurance House. |
| | | The credit of the accounts records the recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on term deposits received from the National Social Insurance House. |

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| 5250 | Interest-related expenses on sight deposits of customers |
| | The group is designated for the bookkeeping of interest-related expenses on sight deposits received from customers. |
| 5251 | Interest-related expenses on current accounts of legal entities |
| 5252 | Interest-related expenses on current accounts of individuals |
| 5254 | Interest-related expenses on special deposits of legal entities |
| 5255 | Interest-related expenses on special deposits of individuals |
| 5256 | Interest-related expenses on pledged deposits of legal entities |
| 5257 | Interest-related expenses on pledged deposits of individuals |
| 5258 | Interest-related expenses on current accounts of legal entities for operations with payment cards |
| 5259 | Interest-related expenses on current accounts of individuals for operations with payment cards |
| 5261 | Interest-related expenses on other sight deposits of legal entities |
| 5262 | Interest-related expenses on other sight deposits of individuals |
| 5263 | Interest-related expenses on state budget resources |
| 5264 | Interest-related expenses on extra-budgetary resources |
| 5265 | Interest-related expenses on funds accumulation (provisional account) |
| 5266 | Interest-related expenses on local budgets resources |
| 5267 | Interest-related expenses on Compulsory Health Insurance Funds resources |
| 5268 | Interest-related expenses on State Social Insurance Budge resources |
| 5269 | Interest-related expenses on State Social Insurance Budge specific resources |
| 5271 | Interest-related expenses on means of units of implementing investment projects from external grants |
| 5272 | Interest-related expenses on means of units of implementing investment projects from external loans |
| 5273 | Interest-related expenses on guarantees collected by customs service |
| 5274 | Interest-related expenses on current accounts of payment service providers for the bookkeeping of funds received from payment service users |
| 5275 | Interest-related expenses on special current accounts of legal entities |
| | Accounts 5251-5262 are designated for the bookkeeping of interest-related expenses on sight deposits received from legal entities and individuals. |
| | The debit of the accounts records the interest-related expenses on sight deposits received from legal entities and individuals. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on sight deposits received from legal entities and individuals. |
| | Accounts 5263-5264 are designated for the bookkeeping of interest-related expenses on state budget resources/extra-budgetary funds and funds that are in temporary possession of the budgetary authorities/institutions. |
| | The debit of the accounts records the interest-related expenses on state budget resources/extra-budgetary funds and funds that are in temporary possession of the budgetary authorities/institutions. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on state budget resources/extra-budgetary funds and funds that are in temporary possession of the budgetary authorities/institutions. |

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| | Account 5265 is designated for the bookkeeping of interest-related expenses on funds accumulation. |
| | The debit of the account records the interest-related expenses on funds accumulation. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on funds accumulation. |
| | Account 5266 is designated for the bookkeeping of interest-related expenses on local budgets' funds. |
| | The debit of the account records the interest-related expenses on local budgets' funds. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on local budgets' funds. |
| | Account 5267 is designated for the bookkeeping of interest-related expenses on Compulsory Health Insurance Funds resources. |
| | The debit of the account records interest-related expenses on compulsory health insurance funds' funds. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on Compulsory Health Insurance Funds resources. |
| | Account 5268 is designated for the bookkeeping of interest-related expenses on State Social Insurance Budge resources. |
| | The debit of the account records interest-related expenses on State Social Insurance Budge resources. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on State Social Insurance Budge resources. |
| | Account 5269 is designated for the bookkeeping of interest-related expenses on State Social Insurance Budge special resources. |
| | The debit of the account records interest-related expenses on State Social Insurance Budge specific resources. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on State Social Insurance Budge specific resources. |
| | Accounts 5271-5272 is designated for the bookkeeping of interest-related expenses on funds related to investment projects from external grants and loans contracted by the Government, received directly by units of implementing of investment projects. |
| | The debit of the accounts records the interest-related expenses on means of investment projects from external grants and loans. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on funds related to investment projects from external grants and loans contracted by the Government. |
| | Account 5273 is designated for the bookkeeping of interest-related expenses on warranties collected by the Customs Service. |

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| | | The debit of the account records the interest-related expenses on warranties collected by the Customs Service. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on warranties collected by the Customs service. |
| | | Account 5274 is designated for the bookkeeping of interest-related expenses on current accounts of payment service providers (payment companies/electronic money issuers/providers of postal services) for the bookkeeping of funds received from payment service users. |
| | | The debit of the account records interest-related expenses on current accounts of payment service providers for the bookkeeping of funds received from payment service users. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on current accounts of payment service providers for the bookkeeping of funds received from payment service users. |
| | | Account 5275 is designated for the bookkeeping of the interested-related expenses on the special current accounts of legal entities (in the process of liquidation or insolvency proceedings). |
| | | The debit of the account records the interested-related expenses on the special current accounts of legal entities (in the process of liquidation or insolvency proceedings). |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on the special current accounts of legal entities (in the process of liquidation or insolvency proceedings). |
| 5310 | Interest-related expenses on saving deposits | |
| | The group is designated for the bookkeeping of interest-related expenses on savings deposits. | |
| | 5311 | Interest-related expenses on savings deposits of individuals |
| | 5312 | Interest-related expenses on savings deposits of legal entities |
| | 5313 | Interest-related expenses on savings deposits of individuals performing an activity |
| | 5314 | Interest-related expenses on saving deposits of financial non-banking sector |
| | 5315 | Interest-related expenses on saving deposits of non-commercial organizations |
| | | Accounts 5311-5315 are designated for the bookkeeping of interest-related expenses on savings deposits of customers. |
| | | The debit of the accounts records the interest-related expenses on savings deposits of legal entities and individuals. |
| | | The credit of the accounts records the recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on savings deposits. |
| 5330 | Interest-related expenses on overnight deposits | |
| | The group is designated for the bookkeeping of interest-related expenses on overnight deposits received from banks and from customers - legal entities. | |
| | 5331 | Interest-related expenses on overnight deposits of banks - unrelated parties |
| | 5332 | Interest-related expenses on overnight deposits of banks - related parties |
| | 5333 | Interest-related expenses on overnight deposits of legal entities |

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| | | Accounts 5331-5332 are designated for the bookkeeping of interest-related expenses on overnight deposits received from banks - unrelated parties and related pasties. |
| | | The debit of the accounts records the interest-related expenses on overnight deposits received from banks. |
| | | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on overnight deposits received from banks. |
| | | Account 5333 is designated for the bookkeeping of interest-related expenses on overnight deposits received from legal entities and individuals performing an entrepreneurial activity or other type of activity. |
| | | The debit of the account records interest-related expenses on overnight deposits received from legal entities and individuals performing an entrepreneurial activity or other type of activity. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on overnight deposits received from legal entities and individuals performing an entrepreneurial activity or other type of activity. |
| 5340 | Interest-related expenses on term deposits of banks | |
| | | The group is designated for the bookkeeping of interest-related expenses on term deposits received from banks. |
| | 5341 | Interest-related expenses on short-term deposits of banks (1 month and less) |
| | 5342 | Interest-related expenses on short-term deposits of banks (over 1 month and up to 1 year) |
| | 5343 | Interest-related expenses on medium-term deposits of banks (over 1 year and up to 5 years inclusive) |
| | 5344 | Interest-related expenses on long-term deposits of banks (over 5 years) |
| | 5345 | Commission-related expenses on banks' deposits |
| | 5346 | Interest-related expenses on short-term pledged deposits of banks (1 month and less) |
| | 5347 | Interest-related expenses on short-term pledged deposits of banks (over 1 month and up to 1 year) |
| | 5348 | Interest-related expenses on medium-term pledged deposits of banks (over 1 year and up to 5 years inclusive) |
| | 5349 | Interest-related expenses on long-term pledged deposits of banks (over 5 years) |
| | | Accounts 5341-5344 are designated for the bookkeeping of interest-related expenses on term deposits received from banks. |
| | | The debit of the accounts records the interest-related expenses on term deposits received from banks and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the recalculation of the interest on the early termination of contracts of deposit and the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on term deposits received from banks. |
| | | Account 5345 is designated for the bookkeeping of commission-related expenses deposits received from banks. |
| | | The debit of the account records the amounts of commission-related expenses on term deposits received from banks. |

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| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of commission-related expenses on deposits received from banks. |
| | | Accounts 5346-5349 are designated for the bookkeeping of interest-related expenses on deposits received from banks as quarantees. |
| | | The debit of the accounts records the amounts of interest-related expenses on term pledged deposits received from banks and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on deposits received as warranties from banks, although in some cases it may also have a credit balance. |
| 5360 | Interest-related expenses on term deposits related to the state budget | |
| | The group is designated for the bookkeeping of interest-related expenses on term deposits received from institutions funded from budget means, state budget special means and special funds. | |
| | 5361 | Interest-related expenses on short-term deposits received from state budget sources (1 year and less) |
| | 5362 | Interest-related expenses on medium-term deposits received from state budget sources (over 1 year and up to 5 years) |
| | 5363 | Interest-related expenses on long-term deposits received from state budget sources (over 5 years) |
| | | Accounts 5361-5363 are designated for the bookkeeping of interest-related expenses on term deposits received from institutions funded from budget means of state budget. |
| | | The debit of the accounts records the interest-related expenses term deposits received from institutions funded from budget means of state budget and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on term deposits received from institutions funded from budget means of state budget, although in some cases it may also have a credit balance. |
| 5370 | Interest-related expenses on term deposits of customers | |
| | The group is designated for the bookkeeping of interest-related expenses on term deposits received from legal and individuals. | |
| | 5371 | Interest-related expenses on short-term deposits of legal entities (1 year and less) |
| | 5372 | Interest-related expenses on medium-term deposits of legal entities (over 1 year and up to 5 years inclusive) |
| | 5373 | Interest-related expenses on long-term deposits of legal entities (over 5 years) |
| | 5374 | Interest-related expenses on short-term deposits of individuals (1 year and less) |

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| 5375 | Interest-related expenses on medium-term deposits of individuals (over 1 year and up to 5 years inclusive) |
| 5376 | Interest-related expenses on long-term deposits of individuals (over 5 years) |
| 5377 | Commission-related expenses on customers' deposits |
| | Accounts 5371-5373 are designated for the bookkeeping of interest-related expenses on deposits received from legal entities for established terms. |
| | The debit of the accounts interest-related expenses on term deposits received from customers, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on deposits received from legal entities for established terms although in some cases it may also have a credit balance. |
| | Accounts 5374-5376 are designated for the bookkeeping of interest-related expenses on deposits received from individuals for established terms. |
| | The debit of the accounts interest-related expenses on term deposits received from customers, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on deposits received from individuals for established terms although in some cases it may also have a credit balance. |
| | Account 5377 is designated for the bookkeeping of commission-related expenses on deposits received from legal entities and individuals. |
| | The debit of the account records the amount of calculated commissions to be paid. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of commission-related expenses on deposits received from legal entities and individuals. |
| 5380 | Interest-related expenses on term pledged deposits of customers |
| | The group is designated for the bookkeeping of expenses on term deposits received from customers. |
| 5381 | Interest-related expenses on short-term pledged deposits of legal entities (1 year and less) |
| 5382 | Interest-related expenses on medium-term pledged deposits of legal entities (over 1 year and up to 5 years inclusive) |
| 5383 | Interest-related expenses on long-term pledged deposits of legal entities (over 5 years) |
| 5384 | Interest-related expenses on short-term pledged deposits of individuals (1 year and less) |
| 5385 | Interest-related expenses on medium-term pledged deposits of individuals (over 1 year and up to 5 years inclusive) |
| 5386 | Interest-related expenses on long-term pledged deposits of individuals (over 5 years) |

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| | Accounts 5381-5383 are designated for the bookkeeping of interest-related expenses on pledged term deposits received from legal entities. |
| | The debit of the accounts interest-related expenses on term pledged deposits received from legal entities, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on deposits received from legal entities for established terms although in some cases it may also have a credit balance. |
| | Accounts 5384-5386 are designated for the bookkeeping of interest-related expenses on pledged deposits received from individuals for established terms. |
| | The debit of the accounts interest-related expenses on term pledged deposits received from individuals, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on deposits received from individuals for established terms although in some cases it may also have a credit balance. |
| 5390 | Interest-related expenses on deposits received from the bank's head office or branches thereof |
| | The group is designated for the bookkeeping of interest-related expenses on deposits received by the bank's head office from its branches, as well as on deposits received by the bank's branches from the head office. |
| | 5391 Interest-related expenses on deposits received by the bank's head office |
| | 5392 Interest-related expenses on deposits received by the bank's local branches |
| | 5393 Interest-related expenses on deposits received by the bank's branches from abroad |
| | Account 5391 is designated for the bookkeeping of interest-related expenses on deposits received by the bank's head office from its branches. |
| | The debit of the account records the interest-related expenses on deposits received by the bank's head office and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | The credit of the account records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on deposits received by the bank's head office although in some cases it may also have a credit balance. |
| | Account 5392 is designated for the bookkeeping of interest-related expenses on deposits received by the local branches from the bank's head office. |

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| | | The debit of the account records the interest-related expenses on deposits received by the local branches and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the account records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on deposits received by the local branches although in some cases it may also have a credit balance. |
| | | Account 5393 is designated for the bookkeeping of interest-related expenses on deposits received by the branches from abroad from the bank's head office. |
| | | The debit of the account records the interest-related expenses on deposits received by the branches from abroad and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the account records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on deposits received by the branches from abroad although in some cases it may also have a credit balance. |
| 5410 | Interest-related expenses on term deposits of non-commercial organizations | |
| | The group is designated for the bookkeeping of interest-related expenses on deposits/pledged deposits on term of the non-commercial organizations. | |
| | 5411 | Interest-related expenses on short-term deposits of non-commercial organizations (1 year and less) |
| | 5412 | Interest-related expenses on medium-term deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 5413 | Interest-related expenses on long-term deposits of non-commercial organizations (over 5 years) |
| | 5414 | Interest-related expenses on short-term pledged deposits of non-commercial organizations (1 year and less) |
| | 5415 | Interest-related expenses on medium-term pledged deposits of non-commercial organizations (over 1 year and up to 5 years inclusive) |
| | 5416 | Interest-related expenses on long-term pledged deposits of non-commercial organizations (over 5 years) |
| | | The group is designated for the bookkeeping of interest-related expenses on deposits/pledged deposits on term of the non-commercial organizations. |
| | | The debit of the accounts interest-related expenses on term deposits/ pledged deposits/ pledged deposits of non-commercial organizations, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The account has a debit balance and represents the amount of interest-related expenses on deposits/pledged deposits on term of the non-commercial organizations although in some cases it may also have a credit balance. |
| 5420 | Interest-related expenses on term deposits of financial non-banking sector | |
| | The group is designated for the bookkeeping of interest-related expenses on deposits/pledged deposits on term of non-banking financial environment. | |
| | 5421 | Interest-related expenses on short-term deposits of financial non-banking sector (1 year and less) |
| | 5422 | Interest-related expenses on medium-term deposits of financial non-banking sector (over 1 year and up to 5 years) |
| | 5423 | Interest-related expenses on long-term deposits of financial non-banking sector (over 5 years) |
| | 5424 | Interest-related expenses on short-term pledged deposits of financial non-banking sector (1 year and less) |
| | 5425 | Interest-related expenses on medium-term pledged deposits of financial non-banking sector (over 1 year and up to 5 years) |
| | 5426 | Interest-related expenses on long-term pledged deposits of financial non-banking sector (over 5 years) |
| | | Accounts 5421-5426 are designated for the bookkeeping of interest-related expenses on term deposits of financial non-banking sector. |
| | | The debit of the accounts interest-related expenses on term deposits/ pledged deposits/ pledged deposits of non-banking sector, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represents the amount of interest-related expenses on deposits/pledged deposits on term of the non-banking financial sector although in some cases it may also have a credit balance. |
| 5430 | Interest-related expenses on term deposits of individuals performing an activity | |
| | The group is designated for the bookkeeping of interest-related expenses on deposits/pledged deposits on term of individuals performing an activity. | |
| | 5431 | Interest-related expenses on short-term deposits of individuals performing an activity (1 year and less) |
| | 5432 | Interest-related expenses on medium-term deposits of individuals performing an activity (over 1 year and up to 5 years inclusive) |
| | 5433 | Interest-related expenses on long-term deposits of individuals performing an activity (over 5 years) |
| | 5434 | Interest-related expenses on short-term pledged deposits of individuals performing an activity (1 year and less) |
| | 5435 | Interest-related expenses on medium-term pledged deposits of individuals performing an activity (over 1 year and up to 5 years inclusive) |
| | 5436 | Interest-related expenses on long-term pledged deposits of individuals performing an activity (over 5 years) |
| | | Accounts 5431-5436 are designated for the bookkeeping of interest-related expenses on deposits/pledged deposits on term of individuals performing an activity. |
| | | The debit of the accounts interest-related expenses on term deposits/ pledged deposits/ pledged deposits of individuals performing an activity, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |

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| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on deposits/pledged deposits on term of individuals performing an activity although in some cases they may also have a credit balance. |
| 5520 | Interest-related expenses on operating lease | |
| | The group is designated for the bookkeeping of interest-related expenses on debts on operating lease. | |
| | 5521 | Interest-related expenses on operating lease from banks |
| | 5522 | Interest-related expenses on operating lease from customers |
| | | Accounts 5531-5532 are designated for the bookkeeping of interest-related expenses on operating lease received from banks and customers. |
| | | The debit of the accounts records the interest-related expenses for assets taken on lease from banks and customers. |
| | | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on operating lease received from banks and customers. |
| 5530 | Interest-related expenses on finance lease | |
| | The group is designated for the bookkeeping of interest-related expenses on debts on finance lease. | |
| | 5531 | Interest-related expenses on finance lease from banks. |
| | 5532 | Interest-related expenses on finance lease from customers |
| | | Accounts 5531-5532 are designated for the bookkeeping of interest-related expenses on finance lease received from banks and customers. |
| | | The debit of the accounts records the interest-related expenses for assets taken on lease from banks and customers. |
| | | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on finance lease received from banks and customers. |
| 5540 | Interest-related expenses on term deposits of units of implementing investment projects from external grants and loans | |
| | The group is designated for the bookkeeping of interest-related expenses on term deposits received from units of implementing investment projects from external grants and credits. | |
| | 5541 | Interest-related expenses on short-term deposits of units of implementing investment projects from external grants (1 year and less) |
| | 5542 | Interest-related expenses on medium-term deposits of units of implementing investment projects from external grants (over 1 year and up to 5 years inclusive) |
| | 5544 | Interest-related expenses on short-term deposits of units of implementing investment projects from external loans (1 year and less) |
| | 5545 | Interest-related expenses on medium-term deposits of units of implementing investment projects from external loans (over 1 year and up to 5 years) |

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| | | Accounts 5541-5542 are designated for the bookkeeping of interest-related expenses on term deposits related to investment projects from external grants contracted by the Government, received directly by the units of implementing investment projects. |
| | | The debit of the accounts interest-related expenses on term deposits received from implementation units for investment projects funded by external grants, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on term deposits related to investment projects from external grants contracted by the Government although in some cases it may also have a credit balance. |
| | | Accounts 5544-5545 are designated for the bookkeeping of interest-related expenses on term deposits related to investment projects from external loans contracted by the Government, received directly by the units of implementing investment projects. |
| | | The debit of the accounts interest-related expenses on term deposits received from implementation units for investment projects funded by external credits, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of interest-related expenses on term deposits received from units of implementing investment projects from external loans although in some cases it may also have a credit balance. |
| 5560 | Interest-related expenses on term deposits of local budgets | |
| | The group is designated for the bookkeeping of interest-related expenses on term deposits received from local budgets. | |
| | 5561 | Interest-related expenses on short-term deposits of local budgets (1 year and less) |
| | 5562 | Interest-related expenses on medium-term deposits of local budgets (over 1 year and up to 5 years inclusive) |
| | 5563 | Interest-related expenses on long-term deposits of local budgets (over 5 years) |
| | | Accounts 5561-5563 are designated for the bookkeeping of interest-related expenses on term deposits received from local budgets. |
| | | The debit of the accounts interest-related expenses on term deposits received from local budgets, and the negative difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost. |
| | | The credit of the accounts records the positive difference between the interest-related income calculated according to the effective interest rate and the interest calculated according to the agreement, which adjusts the deposit to the amortized cost, recalculation of the interest on the early termination of contracts of deposit and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The accounts have a debit balance and represent the amount of interest-related expenses on term deposits received from local budgets, in some cases the account may have a credit balance. |
| 5570 | Expenses related to financial liabilities measured at fair value through profit or loss | |
| | The group is designated for the bookkeeping of expenses related to financial liabilities held-for-trading and those designated as at fair value through profit or loss. | |
| | 5571 | Expenses related to financial liabilities classified as held for trading |
| | 5572 | Expenses related to financial liabilities measured at fair value through profit or loss |
| | Accounts 5571 and 5572 are designated for the bookkeeping of expenses related to financial liabilities held-for-trading and those designated as measured at fair value through profit or loss. | |
| | The debit of the accounts records the expenses related to financial liabilities held-for-trading and those designated as measured at fair value through profit or loss. | |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. | |
| | The accounts have a debit balance and represent the amount of expenses related to financial liabilities held-for-trading and those designated as measured at fair value through profit or loss. | |
| 5670 | Expenses related to the depreciation of investment property | |
| | The group is designated for the bookkeeping of expenses related to the depreciation of investment property held by the bank to earn rentals and for capital appreciation and for the bookkeeping of accumulated impairment losses. | |
| | 5671 | Expenses related to the depreciation of investment property held to earn rentals |
| | 5672 | Expenses related to the depreciation of investment property for capital appreciation |
| | Accounts 5671 and 5672 are designated for the bookkeeping of expenses related to the depreciation of investment property held by the bank to earn rentals and for capital appreciation as well as for the bookkeeping of accumulated impairment losses. | |
| | The debit of the accounts records the depreciation of investment property calculated for the reported period. | |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. | |
| | The accounts have a debit balance and represent the amount of expenses related to the depreciation of investment property held by the bank to earn rentals and for capital appreciation and for the bookkeeping of accumulated impairment losses. | |
| 5680 | Depreciation/amortization expenses | |
| | The group is designated for the bookkeeping of the expenses related to the depreciation of buildings and edifices, furniture and equipment, transport means, assets related to the right of use, received under lease and other tangible assets, intangible assets and low value and short term assets held under the bank's possession and patrimony, and other payments accumulated (related to impairment). | |
| | 5683 | Expenses related to the depreciation of buildings and edifices |
| | 5684 | Expenses related to the depreciation of furniture and equipment |
| | 5685 | Expenses related to the depreciation of transport means |
| | 5686 | Expenses related to the depreciation of improvements to the leased underlying assets |
| | 5687 | Expenses related to the depreciation of assets related to the right to use, acquired under operating lease |
| | 5688 | Expenses related to the depreciation of assets related to the right to use, acquired under financial lease |
| | 5689 | Expenses related to the depreciation of other tangible assets |
| | 5691 | Expenses related to the amortization of intangible assets |
| | 5692 | Expenses related to the depreciation low-value and short-term assets |

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| | | Account 5683 is designated for the bookkeeping of expenses related to the depreciation of buildings and edifices under the patrimony of the bank. |
| | | The debit of the account records the depreciation of buildings and edifices calculated during the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to the depreciation of buildings and edifices under the patrimony of the bank. |
| | | Account 5684 is designated for the bookkeeping of expenses related to the depreciation of furniture and equipment under the patrimony of the bank. |
| | | The debit of the account records the depreciation of furniture and equipment calculated during the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to the depreciation of furniture and equipment under the patrimony of the bank. |
| | | Account 5685 is designated for the bookkeeping of expenses related to the depreciation of transport means under the patrimony of the bank. |
| | | The debit of the account records the depreciation of transport means calculated during the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to the depreciation of transport means under the patrimony of the bank. |
| | | Account 5686 is designated for the bookkeeping of expenses related to the depreciation of improvements to the leased underlying assets. |
| | | The debit of the account records the depreciation of improvements to underlying assets, received under a lease, accrued in the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to the improvements of assets received by the bank under a lease. |
| | | Account 5687 is designated for bookkeeping of expenses related to the depreciation of assets related to the right to use, acquired under operating lease. |
| | | The debit of the account records the depreciation of assets related to the right to use, acquired under leasing. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to assets related to the right to use, acquired under operating lease. |
| | | Account 5688 is designated for bookkeeping of expenses related to the depreciation of assets related to the right to use, acquired under financial lease. |
| | | The debit of the account records the depreciation of assets taken on finance lease calculated in the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The account has a debit balance and represents the amount of expenses related to the depreciation of assets taken on finance lease. |
| | | Account 5689 is designated for the bookkeeping of expenses related to the depreciation of other tangible assets. |
| | | The debit of the account records the depreciation of other tangible assets calculated in the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to the depreciation of other tangible assets. |
| | | Account 5691 is designated for the bookkeeping of expenses to the amortization of intangible assets. |
| | | The debit of the account records the expenses related to the amortization of intangible assets calculated in the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to the amortization of intangible assets. |
| | | Account 5692 is designated for the bookkeeping of expenses related to the depreciation of low-value and short-term assets put into operation, according to the Accounting policy of the bank for the reporting year, in case of setting a materiality threshold. |
| | | The debit of the account records the depreciation of low-value and short-term assets calculated in the reported period. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to the depreciation of low-value and short-term assets. |
| 5710 | Expenses related to labour remuneration and required deductions | |
| | | The group is designated for the bookkeeping of expenses related to labour remuneration and required deductions. |
| | 5711 | Wages and salaries |
| | 5712 | Bonuses |
| | 5714 | Social insurance |
| | 5715 | Other payments |
| | 5716 | Health insurance |
| | 5717 | Expenses related to food tickets issued to employees |
| | | Account 5711 is designated for the bookkeeping of expenses related to the labour remuneration. |
| | | The debit of the account records the expenses related to labour remuneration. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to labour remuneration of the bank's staff. |
| | | Account 5712 is designated for the bookkeeping of expenses related to bonuses. |
| | | The debit of the account records the expenses related to bonuses. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The account has a debit balance and represents the amount of expenses related to bonuses paid to the bank's employees. |
| | | Account 5714 is designated for the bookkeeping of expenses related to social insurance. |
| | | The debit of the account records the expenses related to required deductions. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to social insurance. |
| | | Account 5715 is designated for the bookkeeping of expenses related to other payments. |
| | | The debit of the account records the expenses related to other payments. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to other payments. |
| | | Account 5716 is designated for the bookkeeping of expenses related to health insurance. |
| | | The debit of the account records the expenses related to required deductions. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to health insurance. |
| | | Account 5717 is designated for the bookkeeping of expenses related to food tickets issued to employees. |
| | | The debit of the account records the expenses related to food tickets issued to employees. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to food tickets issued to employees. |
| 5730 | Expenses related to buildings maintenance | |
| | The group is designated for the bookkeeping of expenses for buildings maintenance, electricity, heating and water supply, buildings reparation, security service, and other expenses related to building maintenance. | |
| | 5731 | Expenses related to energy, heating and water supply |
| | 5732 | Expenses related to reparation and maintenance of buildings |
| | 5733 | Expenses related to security service |
| | 5735 | Other expenses related to maintenance of buildings |
| | | Account 5731 is designated for the bookkeeping of expenses for electricity, heating and water consumption. |
| | | The debit of the account records the expenses related to electricity, heating and water consumption. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses for electricity, heating and water consumption. |
| | | Account 5732 is designated for the bookkeeping of expenses related to buildings reparation and maintenance. |
| | | The debit of the account records the expenses related to the bank's buildings reparation and maintenance (the bank's own buildings and the rented ones). |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses for buildings reparation and maintenance. |

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| | Account 5733 is designated for the bookkeeping of expenses for security insurance of buildings and edifices. |
| | The debit of the account records the expenses related to security services. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of expenses for security insurance of buildings and edifices. |
| | Account 5735 is designated for the bookkeeping of expenses related to buildings maintenance. |
| | The debit of the account records the expenses related to buildings maintenance. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of expenses related to buildings maintenance. |
| 5770 | Expenses related to provisions and other contributions |
| | The group is designated for the bookkeeping of expenses on creation of provisions for other losses and for losses related to conditional commitments, payments required by the legislation in force, for the payment of bank employees' holidays and for the bookkeeping of expenses related to the creation of other provisions. This group is also designated for the bookkeeping of expenses related to the payments to the deposit guarantee fund in banking system. |
| | 5771 Expenses related to other provisions |
| | 5772 Payments and contributions to the Bank Deposit Guarantee Fund |
| | 5773 Expenses related to provisions for conditional commitments |
| | 5774 Expenses related to provisions on bank's employee benefits |
| | Account 5771 is designated for the bookkeeping of expenses on creation of provisions for other losses. |
| | The debit of the account records the expenses on creation and increase of provisions for other losses. |
| | The credit of the account records the reduction of created provisions and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the expenses on creation and increase of provisions for other losses. |
| | Account 5772 is designated for the bookkeeping of expenses related to annual compulsory payments, initial, quarter, and special contributions to deposits guarantee fund within the banking system. |
| | The debit of the account records the expenses related to the bank's payments and contributions to deposits guarantee fund. |
| | The credit of the account records the reduction of created provisions and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the expenses related to the creation of deposits guarantee fund within the banking system. |
| | Account 5773 is designated for the bookkeeping of expenses for the formation and increase in provisions for losses on conditional commitments, during 12 months or during lifetime. |
| | The debit of the account records the expenses related to the creation and increase of provisions for losses on conditional commitments. |
| | The credit on the account records the amounts returned from the account 2772 and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance, but it may have also a credit balance (in case of decrease of provisions related to conditional commitments). |
| | Account 5774 is designated for the bookkeeping of expenses related to the creation of provisions for bank employees' benefits. |

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| | | The debit of the account records the expenses related to the creation and increase of provisions for bank employees' benefits and other related payments. |
| | | The credit of the account records the reduction of created provisions and the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance, but it may have also a credit balance (in case of decrease of provisions) and represents the expenses related to the creation and increase of provisions for bank employees' benefits and other related payments. |
| 5780 | Taxes and fees | |
| | The group is designated for the bookkeeping of taxes and fees required by the legislation in force, as well as of the value added tax and non-recoverable excises, except the income tax. | |
| | 5781 | Property tax |
| | 5782 | Land tax |
| | 5783 | Value added tax |
| | 5787 | Taxes charged for the road fund |
| | 5788 | Other taxes and fees |
| | | Account 5781 is designated for the bookkeeping of current expenses on property tax. |
| | | The debit of the account records the payments on property tax. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to property tax. |
| | | Account 5782 is designated for the bookkeeping of expenses related to land tax. |
| | | The debit of the account records the payment related to land tax. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to land tax. |
| | | Account 5783 is designated for the bookkeeping of expenses related to value added tax. |
| | | The debit of the account records the payments related to value added tax. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to value added tax. |
| | | Account 5787 is designated for the bookkeeping of expenses related to road fund fees. |
| | | The debit of the account records the payments related to road fund fees. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to road fund fees. |
| | | Account 5788 is designated for the bookkeeping of expenses related to other taxes and fees. |
| | | The debit of the account records the payments related to other taxes and fees. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of expenses related to other taxes and fees. |
| 5820 | Interest-related expenses on subordinated debts | |
| | The group is designated for generalizing the information on the bookkeeping of interest-related expenses on subordinated debts. | |
| | 5821 | Interest-related expenses on subordinated debts with the payment term of 5 years and less |

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| 5822 | Interest-related expenses on subordinated debts with payment term of over 5 years |
| | Accounts 5821-5822 are designated for the bookkeeping of interest-related expenses on subordinated debts. |
| | The debit of the accounts records the accrued interest-related expenses. |
| | The credit of the accounts records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of interest-related expenses on subordinated debts. |
| 5830 | Interest-related expenses on life limited shares |
| | The group is designated for the bookkeeping of interest-related expenses on ordinary and preferred shares issued with limited term. |
| 5831 | Interest-related expenses on life limited ordinary shares |
| 5832 | Interest-related expenses on life limited preferred shares |
| | Account 5831 is designated for the bookkeeping of interest-related expenses on life limited ordinary shares. |
| | The debit of the account records the payment of interest-related expenses on life limited ordinary shares. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on life limited ordinary shares. |
| | Account 5832 is designated for the bookkeeping of interest-related expenses on life limited preferred shares. |
| | The debit of the account records the payment of interest-related expenses on life limited preferred shares. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on life limited preferred shares. |
| 5840 | Interest-related expenses on loans from the bank's head office and branches |
| | The group is designated for the bookkeeping of interest-related expenses on loans obtained by branches from the bank's head office, as well as on loans obtained by the bank's head office from branches. |
| 5841 | Interest-related expenses on loans from the bank's head office |
| 5842 | Interest-related expenses on loans from the local branches |
| 5843 | Interest-related expenses on loans from the branches from abroad |
| | Account 5841 is designated for the bookkeeping of interest-related expenses on loans from the bank's head office. |
| | The debit of the account records the interest-related expenses on loans from the head office. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of interest-related expenses on loans from the bank's head office. |
| | Account 5842 is designated for the bookkeeping of interest-related expenses on loans from the local branches. |
| | The debit of the account records the interest-related expenses on loans from the local branches. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The account has a debit balance and represents the amount of interest-related expenses on loans received from the local branches. |
| | | Account 5843 is designated for the bookkeeping of interest-related expenses on loans from the branches from abroad. |
| | | The debit of the account records the interest-related expenses on loans from the branches from abroad. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses on loans received from the branches from abroad. |
| 5850 | Expenses for impairment losses on financial assets | |
| | | The group is designated for the bookkeeping of expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on financial assets and payments thereof. |
| | 5851 | Expenses for impairment losses on financial assets at fair value through other elements of comprehensive income |
| | 5852 | Expenses for impairment losses on financial assets at amortized cost |
| | 5853 | Expenses for impairment losses on “Nostro” accounts |
| | 5854 | Expenses for impairment losses on pledged sight placements with banks |
| | 5855 | Expenses for impairment losses on pledged term placements with banks |
| | 5856 | Expenses for impairment losses on securities purchased under “REPO” agreements |
| | | Account 5851 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on financial assets at fair value through other comprehensive income (classified as debt instruments) and payments thereof. |
| | | The debit of the account records the expenses calculated for covering the impairment losses (loss of value) of financial assets at fair value through other elements of comprehensive income. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of accrued expenses for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on financial assets at fair value through other comprehensive income (classified as debt instruments) and payments thereof, in some cases the account may have a credit balance. |
| | | Account 5852 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on financial assets at amortized cost and payments thereof. |
| | | The debit of the account records the expenses calculated for covering the impairment losses (loss of value) of financial assets, at amortized cost. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of accrued expenses for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on financial assets at amortized cost and payments thereof, in some cases the account may have a credit balance. |

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| | Account 5853 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on “Nostro” accounts and payments thereof. |
| | The debit of the account records the expenses calculated for covering the impairment losses (loss of value) of “Nostro” accounts. |
| | The credit of the account records the followings: - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of accrued expenses for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on “Nostro” accounts and payments thereof, in some cases the account may have a credit balance. |
| | Account 5854 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on pledged sight placements with banks. |
| | The debit of the account records the expenses calculated for covering the impairment losses (loss of value) of on sight placements with banks. |
| | The credit of the account records the followings: - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of accrued expenses for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on pledged sight placements with banks, in some cases the account may have a credit balance. |
| | Account 5855 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on pledged term placements with banks. |
| | The debit of the account records the expenses accrued for covering the impairment losses on pledged term placements with banks. |
| | The credit of the account records the followings: - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of accrued expenses for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on pledged term placements with banks, in some cases the account may have a credit balance. |
| | Account 5856 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) of securities purchased under “REPO”. |
| | The debit of the account records the expenses calculated for covering the impairment losses (loss of value) of securities purchased according to REPO agreements. |
| | The credit of the account records the followings: - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of accrued expenses for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on securities purchased under REPO agreements, in some cases the account may have a credit balance. |

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| 5860 | Expenses related to the impairment losses on loans and payments thereof |
| | The group is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on loans and payments thereof. |
| 5861 | Expenses related to the impairment losses on loans granted to agriculture and payments thereof |
| 5862 | Expenses related to the impairment losses on loans granted to food industry and payments thereof |
| 5863 | Expenses related to the impairment losses on loans granted to construction sector and payments thereof |
| 5864 | Expenses related to the impairment losses on consumption loans and payments thereof |
| 5865 | Expenses related to the impairment losses on loans granted to energy industry and payments thereof |
| 5866 | Expenses related to the impairment losses on loans granted to banks and payments thereof |
| 5867 | Expenses related to the impairment losses on loans granted to institutions funded by the state budget and payments thereof |
| 5868 | Expenses related to the impairment of loans granted to National Health Insurance Company/National Social Insurance House and payments thereof |
| 5869 | Expenses related to the impairment losses on loans at amortized cost granted to Government and payments thereof |
| 5871 | Expenses related to the impairment losses on loans granted to administrative-territorial units/institutions subordinated to administrative-territorial units and payments thereof |
| 5872 | Expenses related to the impairment losses on loans granted to productive industry and payments thereof |
| 5873 | Expenses related to the impairment losses on loans granted to commerce, services rendering and payments thereof |
| 5874 | Expenses related to the impairment losses on loans granted to financial non-banking sector and payments thereof |
| 5875 | Expenses related to the impairment losses on loans granted to for the purchase/construction of buildings and payments thereof |
| 5876 | Expenses related to the impairment losses on loans granted to non-commercial organizations and payments thereof |
| 5877 | Expenses related to the impairment losses on loans granted to transport /telecommunication and network development and payments thereof |
| 5878 | Expenses related to the impairment losses on other loans granted to customers and payments thereof |
| 5879 | Expenses related to the impairment losses on the granted finance lease and payments thereof |
| | Accounts 5861-5879 are designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on loans and payments thereof, other than the principal (interests, commissions etc.). |
| | The debit of the account records the expenses calculated for covering the impairment losses on loans and payments thereof, other than the principal (interest, commissions, etc.). |
| | The credit of the account records the followings: - amounts of reversed impairment loss; - amounts collected in the account for loans previously written-off (current year and / or previous years) at the expense of allowances for impairment losses; - the transfer of expenses at the end of the reported year to the account of undistributed profit (uncovered loss). |
| | The accounts have debit balances and represent the amount of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on loans and payments thereof, other than the principal (interests, commissions etc.), but in some cases they can also have credit balances. |
| 5880 | Expenses related to the impairment of other assets |

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| | The group is designated for the bookkeeping of expenses for covering the impairment losses (loss of value) on claims and payments thereof, real estate investments, tangible and intangible assets, inventories and other assets that are not loans and payments thereof, other than the principal (interest, commissions, etc.). |
| 5881 | Expenses related to the impairment losses on receivables and payments thereof |
| 5882 | Expenses related to the impairment of real estate investment |
| 5883 | Expenses related to the impairment of tangible assets |
| 5884 | Expenses related to the impairment of intangible assets |
| 5885 | Expenses related to the impairment of inventories |
| 5886 | Expenses related to the impairment losses on other assets but loans and payments thereof |
| 5887 | Expenses for impairment losses on assets related to the right to use and improvements to the leased underlying assets |
| | Account 5881 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on receivables and payments thereof. |
| | The debit of the account records the expenses calculated for covering the impairment losses on claims and payments thereof. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the amount of accrued expenses for impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on receivables and payments thereof, in some cases the account may have a credit balance. |
| | Accounts 5882-5884 are designated for the bookkeeping of expenses for covering the impairment losses (loss of value) on real estate investment, tangible and intangible assets. |
| | The debit of the account records the expenses calculated for covering the impairment losses on investment property, tangible and intangible assets, and other assets that are not loans and payments thereof and the amount of impairment losses on tangible and intangible assets uncovered from the asset revaluation differences, in case of recording the assets at the revalued value. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The accounts have a debit balance and represent the amount of expenses calculated for covering the impairment losses (loss of value) on real estate investment, tangible and intangible assets and the amount of impairment losses on other assets that are not loans and payments thereof that cannot be recorded in other accounts and uncovered from the asset revaluation differences, in case of recording the assets at the revalued value, but in some cases the accounts may have a credit balance. |
| | Account 5885 is designated for the bookkeeping of expenses calculated for covering the impairment losses on inventories carrying value. |
| | The debit of the account records the expenses calculated for covering the impairment losses on inventories carrying value. |
| | The credit of the account records the followings: <ul style="list-style-type: none"> - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The account has a debit balance and represents the amount of expenses calculated for covering the impairment losses on inventories carrying value, but in some cases it may have a credit balance. |
| | | Account 5886 is designated for the bookkeeping of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on other assets that are not loans and payments thereof, and those which cannot be reflected in other accounts. |
| | | The debit of the account records the expenses calculated for covering the impairment losses on other assets that are not loans and payments thereof. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of accrued expenses for covering the impairment losses (the value of impairment losses is established as the 12-month or lifetime expected loss) on other assets that are not loans and payments thereof, and those which cannot be reflected in other accounts. |
| | | Account 5887 is designated for bookkeeping the accrued expenses for coverage of impairment losses (loss of value) on assets related to the right to use and improvements to the leased underlying assets. |
| | | The debit of the account records the accrued expenses for coverage of impairment losses (loss of value) on assets related to the right to use and improvements to the leased underlying assets. |
| | | The credit of the account records the followings: <ul style="list-style-type: none"> - amounts of reversed impairment loss; - the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the accrued expenses for coverage of impairment losses (loss of value) on assets related to the right to use and improvements to leased underlying assets, but in some cases it may have a credit balance. |
| 5890 | Expenses related to the disposal of assets uncovered from the allowances for impairment losses | |
| | The group is designated for the bookkeeping of expenses related to the disposal of loans and assets other than credits and payments thereof, uncovered from the allowances for impairment losses. | |
| | 5891 | Expenses related to the disposal of loans uncovered from the allowances for impairment losses |
| | 5892 | Expenses related to the disposal of assets other than loans uncovered from the allowances for impairment losses |
| | | Accounts 5891, 5892 are designated for the bookkeeping of expenses related to the disposal of loans and assets other than credits and payments thereof, uncovered from the allowances for impairment losses. |
| | | The debit of the accounts records the amount of expenses related to the disposal of loans and assets other than credits, uncovered from the allowances for impairment losses. |
| | | The credit of the accounts records the transfer of expenses related to the disposal of loans and assets other than credits, uncovered from the allowances for impairment losses, at the end of the reported year to the account of profit (losses) for the period. |
| | | The accounts have a debit balance and represent the amount of expenses related to the disposal of loans and assets other than credits and payments thereof, uncovered from the allowances for impairment losses. |
| 5900 | Other operating expenses | |
| | The group is designated for the bookkeeping of other operating expenses. | |
| | 5901 | Transport-related expenses |
| | 5902 | Expenses related to the payment for consulting and auditing services |
| | 5903 | Training-related expenses |
| | 5904 | Travel-related expenses |

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| 5905 | Representation expenses |
| 5906 | Telecommunication, postal and telegraph-related expenses |
| 5907 | Office and printing-related expenses |
| 5908 | Advertising-related expenses |
| 5909 | Charity-related expenses |
| 5911 | Repairs and maintenance of furniture and equipment |
| 5912 | Repairs and maintenance of transport means |
| 5913 | Expenses related to short-term lease agreements and low-value assets |
| 5914 | Trust fees-related expenses |
| 5915 | Fees and commissions-related expenses |
| 5916 | Other operating expenses |
| 5917 | Expenses related to operations with payment cards |
| 5918 | Expenses for maintenance of intangible assets |
| 5919 | Expenses related to withdrawal and deposit of cash |
| | Account 5901 is designated for the bookkeeping of expenses related to transport (transportation services provided by third parties). |
| | The debit of the account records the transport-related expenses. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the transport-related expenses. |
| | Account 5902 is designated for the bookkeeping of expenses related to the payment for consulting and auditing services (amounts paid to consultants and auditors for services rendered, to consulting and legal organizations). |
| | The debit of the account records the expenses related to consulting and auditing services. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents expenses related to the payment for consulting and auditing services. |
| | Account 5903 is designated for the bookkeeping of expenses related to employee training and professional development. |
| | The debit of the account records the expenses related to employee professional development. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents the expenses related to employee training and professional development. |
| | Account 5904 is designated for the bookkeeping of expenses related to business trips. |
| | The debit of the account records the expenses related to business trips. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | The account has a debit balance and represents expenses related to business trips. |
| | Account 5905 is designated for the bookkeeping of representation expenses. |
| | The debit of the account records the representation expenses. |
| | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |

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| | | The account has a debit balance and represents the representation expenses. |
| | | Account 5906 is designated for the bookkeeping of expense related to telecommunications, postal and telegraph services. |
| | | The debit of the account records the expenses related to telecommunications, postal and telegraph services. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to telecommunications, postal and telegraph services. |
| | | Account 5907 is designated for the bookkeeping of office and printing expenses. |
| | | The debit of the account records the office and printing expenses. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the office and printing expenses. |
| | | Account 5908 is designated for the bookkeeping of expenses related to advertising. |
| | | The debit of the account records the expenses related to advertising, protocol and bank services advertising. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to advertising, protocol and bank services advertising. |
| | | Account 5909 is designated for the bookkeeping of expenses related to charity activity. |
| | | The debit of the account records the expenses related to charity activity. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to charity activity. |
| | | Account 5911 is designated for the bookkeeping of expenses related to furniture and equipment reparation and maintenance. |
| | | The debit of the account records the expenses related to furniture and equipment reparation and maintenance. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses for furniture and equipment reparation and maintenance. |
| | | Account 5912 is designated for the bookkeeping of expenses related to the reparation and maintenance of transport means. |
| | | The debit of the account records the expenses related to the reparation and maintenance of transport means. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses for the reparation and maintenance of transport means. |
| | | Account 5913 is designated for the bookkeeping of expenses related to short-term lease agreements and low-value assets. |
| | | The debit of the accounts records the expenses related to short-term lease agreements and low-value assets. |

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| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to short-term lease agreements and low-value assets |
| | | Account 5914 is designated for the bookkeeping of expenses related to trust fees. |
| | | The debit of the account records the expenses related to trust fees payment. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to trust fees payment. |
| | | Account 5915 is designated for the bookkeeping of expenses on paid commissions and fees. |
| | | The debit of the account records the expenses related to the payment of commissions and fees. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to paid commissions and fees. |
| | | Account 5916 is designated for the bookkeeping of expenses related to other operating expenses. |
| | | The debit of the account records the expenses related to the payment of the other operating expenses of the bank. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents other operating expenses. |
| | | Account 5917 is designated for the bookkeeping of expenses related to payment card operations, excluding the operations of withdrawal and deposit of cash. |
| | | The debit of the account records the expenses related to payment card operations. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to payment card operations. |
| | | Account 5918 is designated for the bookkeeping of expenses related to intangible assets maintenance. |
| | | The debit of the account records the expenses related to intangible assets maintenance. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents expenses related to the maintenance of intangible assets. |
| | | Account 5919 is designated for the bookkeeping of expenses related to the payment of commissions for the rendered services related to operations of withdrawal and deposit of cash (with the NBM, banks, the bank and its subsidiaries, customers). |
| | | The debit of the account records the expenses related to the payment of commission related to operations of withdrawal and deposit of cash. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to the payment of commission related to the operations of withdrawal and deposit of cash. |
| 5920 | Expenses related to the disposal of assets | |
| | The group is designated for the bookkeeping of expenses (losses) resulting from the disposal (sale, transfer on a free basis, deterioration, etc.) of non-commercial assets. The amount of the reduction of the carrying value of the asset revaluated prior to its disposal shall be included in this group. | |
| | 5921 | Expenses related to the disposal of assets |

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| | 5922 | Expenses related to the disposal of tangible assets |
| | 5923 | Expenses related to the disposal of other assets |
| | | Account 5921 is designated for the bookkeeping of expenses related to the disposal of investments. |
| | | The debit of the account records the bank's expenses related the disposal of investments. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses accumulated on disposal of investments. |
| | | Account 5922 is designated for the bookkeeping of expenses related to the disposal/disuse (sale, transfer on a free basis, deterioration, etc.) of tangible assets. |
| | | The debit of the account records the bank's expenses related to the disposal/disuse of tangible assets and the amount of the un-calculated depreciation of tangible assets disposal. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses related to tangible assets disuse. |
| | | Account 5923 is designated for the bookkeeping of expenses related to the disposal/disuse (derecognition, sale, transfer on a free basis) of other assets (intangible assets, tangible assets held for sale, assets transferred into possession/purchased for the reimbursement of the loan or other debts, inventories of materials and other consumables, low-value and short-term assets), according to the Accounting policy of the bank for the reporting year, including commemorative and jubilee banknotes and coins. |
| | | The debit of the account records the following: - expenses incurred by the bank on disposal/disuse of other assets; - amount of the difference between the cost and face value of commemorative and jubilee banknotes and coins at their marketing. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the expenses accumulated on disposal/disuse of other assets. |
| 5930 | Other interest-related expenses | |
| | The group is designated for the bookkeeping of interest-related expenses resulting from an asset purchase prepaid or deferred, in case of assignment of claims, etc., and the adjustment of the carrying amount at amortized cost. | |
| | 5931 | Other interest-related income |
| | | Account 5931 is designated for the bookkeeping of interest-related expenses and the adjustment of the carrying amount at amortized cost. |
| | | The debit of the account records the expenses of the bank in the form of interest from the performed operations. |
| | | The credit of the account records the transfer of interest-related expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents the amount of interest-related expenses of the bank from operations performed. |
| 5940 | Other expenses | |
| | The group is designated for the bookkeeping of expenses resulting from unusual operations within banking activity. | |
| | 5941 | Other expenses |

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| | | Account 5941 is designated for the bookkeeping of expenses resulting from operations not specific to banking activity. |
| | | The debit of the account records other expenses of the bank from other activities which are not related to its basic activity. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents expenses resulted from operations not specific to banking activity. |
| 5950 | Fines, penalties and other sanctions | |
| | The group is designated for the bookkeeping of fines, penalties, and other sanctions. | |
| | 5951 | Fines, penalties and other sanctions |
| | | Account 5951 is designated for the bookkeeping of fines, penalties and other sanctions. |
| | | The debit of the account records the fines, penalties and other sanctions. |
| | | The credit of the account records the transfer of expenses at the end of the reported year to the account of profit (losses) for the period. |
| | | The account has a debit balance and represents expenses related to fines, penalties and other sanctions. |
| 5990 | Income tax | |
| | The group is designated for the bookkeeping of expenses related to the income tax of the reported period. | |
| | 5991 | Income tax |
| | | Account 5991 is designated for the bookkeeping of expenses related to the income tax of the reported period. |
| | | The debit of the account records the calculation of current and postponed debts related to the income tax. |
| | | The credit of the account records the calculation of postponed claims on income tax and the transfer at the end of the reported year of expenses related to income tax to the account of undistributed profit (uncovered losses). |
| | | The account may have a debit balance (in case of expenses related to income tax) or a credit balance (in case of savings on income tax). |

CLASS 6 CONDITIONAL ACCOUNTS

Accounts of class 6 “Conditional accounts” are designated for the bookkeeping of liabilities that depend on certain possible circumstances: different commitments, guarantees and securities, and other conditional accounts. The bookkeeping on conditional accounts is divided into debit accounts and credit accounts according to the destination of performed operations and their registration in these accounts shall be made in the debit/credit of the account. Derecognition shall be made by reverse accounting and not by double-entry method.

Debit conditional accounts

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| 6100 | Commitments to purchase foreign currency | |
| | The group is designated for the bookkeeping of spot transactions and/or forward transactions for foreign currency purchase. Upon the foreign currency receipt the reverse accounting entry is performed. | |
| | 6101 | Commitments to purchase foreign currency through spot transactions |
| | 6102 | Commitments to purchase foreign currency through term transactions |
| | Accounts 6101, 6102 are designated for the bookkeeping of commitments to purchase foreign currency. | |
| | The debit of the accounts records the bank's commitments to purchase foreign currency through spot transactions and, accordingly, on term (forward, futures, options, etc.). | |

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| | | The credit of the account records the carrying out of commitments to purchase foreign currency or contract cancellation. |
| 6110 | The national currency equivalent of foreign currency receivables | |
| | The group is designated for the bookkeeping of the national currency equivalent of foreign currency to be received from spot and term transactions. Upon the receipt of foreign currency there shall be performed a reverse accounting. | |
| | 6111 | National currency equivalent of foreign currency to be received from spot transactions |
| | 6112 | The national currency equivalent of foreign currency to be received through term transactions |
| | Accounts 6111 , 6112 are designated for the bookkeeping of the national currency equivalent of foreign currency to be received from spot and term transactions. | |
| | The debit of the accounts records the followings: - the amount of the national currency equivalent of foreign currency to be received when performing spot and forward transactions; - subsequent positive revaluations results. | |
| | The credit of the account records the followings: - the amount of the national currency equivalent of foreign currency received on the settlement of spot and forward transactions; - subsequent negative revaluations results. | |
| 6120 | Interest receivables | |
| | The group is designated for the bookkeeping of the interest (discount/premium) to be received from forward transactions of purchasing foreign currency against another foreign currency or national currency. | |
| | 6121 | Interest (discount/ premium) to be received through term transaction |
| | Account 6121 is designated for the bookkeeping of the amount of the interest (discount/premium) to be received from term transactions of purchasing foreign currency against another foreign currency or national currency on the date of trading. | |
| | The debit of the account records the amount of the interest (discount/premium) to be received from term transactions of purchasing foreign currency against another foreign currency or national currency on the date of trading. | |
| | The credit of the account records the amount of the interest (discount/premium) received from term transactions of purchasing foreign currency against another foreign currency or national currency on the settlement date. | |
| 6200 | Commitments to receive/purchase | |
| | The group is designated for the bookkeeping of all the bank's commitments to receive in the future loans/deposits or to purchase securities and other financial instruments and tangible and intangible assets. Upon the receipt of loans/deposits, securities and other financial instruments, the reverse accounting shall be used. | |
| | 6201 | Commitments to receive loans in the future |
| | 6202 | Commitments to purchase securities/financial instruments |
| | 6203 | Commitments to receive deposits in the future |
| | 6204 | Commitments to purchase tangible and intangible assets |
| | Account 6201 is designated for the bookkeeping of all commitments to receive loans in the future. | |
| | The debit of the account records the bank's commitments to receive loans in the future. | |
| | The credit of the account records the receipt of loan or the cancellation of the contract on credit receiving in the future. | |
| | Account 6202 is designated for the bookkeeping of commitments to purchase securities or other financial instruments. | |

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| | | The debit of the account records the bank's commitments to purchase securities or other financial instruments. |
| | | The credit of the account records the fulfilment of commitments to purchase securities or financial instruments or the cancellation of the contract regarding their purchase. |
| | | Account 6203 is designated for the bookkeeping of commitments of deposits reception in the future. |
| | | The debit of the account records the bank's commitments to receive deposits in the future. |
| | | The credit of the account records the deposit reception or the termination of the contract /agreement regarding the deposit receipt in the future. |
| | | Account 6204 is designated for the bookkeeping of commitments to purchase tangible and intangible assets. |
| | | The debit of the account records the bank's commitments to purchase tangible and intangible assets. |
| | | The credit of the account records the fulfilment of bank's commitments to purchase tangible and intangible assets or the cancellation of the contract regarding their purchase. |
| 6230 | Other contingent assets | |
| | The group is designated for the bookkeeping of other contingent assets that cannot be reflected into other accounts. | |
| | 6231 | Other contingent assets |
| | | Account 6231 is designated for the bookkeeping of other contingent assets. |
| | | The debit of the account records the value of contingent assets. |
| | | The credit of the account records the amount of the disposal of contingent assets. |
| Credit conditional accounts | | |
| 6400 | Commitments to sell foreign currency | |
| | The group is designated for the bookkeeping of spot and /or term transactions of foreign currency sale. Upon the foreign currency sale, the reverse accounting is usually carried out during three working days. | |
| | 6401 | Commitments to sell foreign currency through spot transactions |
| | 6402 | Commitments to sell foreign currency through term transactions |
| | | Accounts 6401, 6402 are designated for the bookkeeping of commitments to sell foreign currency. |
| | | The credit of the accounts records the bank's commitments to sell foreign currency through spot transactions and on term (forward, futures, options, etc.). |
| | | The debit of the accounts records the fulfilment of commitments to sell foreign currency or the cancellation of the contract. |
| 6410 | The national currency equivalent of foreign currency to be delivered | |
| | The group is designated for the bookkeeping of the national currency equivalent of foreign currency to be delivered from spot and forward transactions. Upon the delivery of foreign currency, the reverse accounting shall be carried out. | |
| | 6411 | The national currency equivalent of the foreign currency to be delivered from spot transactions |
| | 6412 | The national currency equivalent of foreign currency to be delivered through term transactions |
| | | Accounts 6411, 6412 are designated for the bookkeeping of the national currency equivalent of foreign currency to be delivered from spot and term transactions. |
| | | The credit of the account records the followings: - the amount of the national currency equivalent of foreign currency to be delivered when performing spot and term transactions; - subsequent positive revaluations results. |
| | | The debit of the accounts records the followings: |

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| | | - the amount of the national currency equivalent of foreign currency to be delivered on the settlement of spot and term transactions; - subsequent negative revaluations results. |
| 6420 | Interest payable | |
| | The group is designated for the bookkeeping of the interest (discount/premium) to be paid from forward transactions of selling foreign currency against another foreign currency or national currency. | |
| | 6421 | Interest (discount/premium) payable through term transactions |
| | | Account 6421 is designated for the bookkeeping of the amount of interest (discount/premium) to be paid from term transactions of selling foreign currency against another foreign currency or national currency on the date of trading. |
| | | The debit of the account records the amount of the interest (discount/premium) to be received from term transactions of purchasing foreign currency against another foreign currency or national currency on the date of trading. |
| | | The debit of the account records the amount of the interest (discount/premium) paid from term transactions of purchasing foreign currency against another foreign currency or national currency on the settlement date. |
| 6500 | Letters of credit | |
| | The group is designated for the bookkeeping of all letters of credit opened by the bank. The balance of the given account shall be reduced in the amount of partial payment or of the closed letter of credit and the reverse accounting shall be carried out upon partial payments performance or closing of the letter of credit (full payment). | |
| | 6501 | Letters of credit |
| | | Account 6501 is designated for the bookkeeping of letters of credit. |
| | | The credit of the account records the amounts of open letters of credit and their increase according to clients' documents. |
| | | The debit of the account records the amounts of the decrease of letters of credit or their cancellation. |
| 6600 | Commitments to grant/sell | |
| | The group is designated for the bookkeeping of all commitments to grant loans or to sell securities and other financial instruments. The reverse accounting is performed while granting a credit or selling securities/financial instruments. | |
| | 6601 | Commitments to grant loans in the future. |
| | 6602 | Commitments to sell securities/financial instruments |
| | 6603 | Commitments to place deposits in the future |
| | | Account 6601 is designated for the bookkeeping of the bank's commitments to grant loans in the future. |
| | | The credit of the account records the amount of the bank's commitments to grant loans in the future. |
| | | The debit of the account records the fulfilment of commitments to grant loans or the cancellation of the contract on granting loans in the future. |
| | | Account 6602 is designated for the bookkeeping of commitments to purchase securities or other financial instruments. |
| | | The credit of the account records the amount of the bank's commitments to sell securities or other financial instruments to the client. |
| | | The debit of the account records the fulfilment of commitments to sell securities and/or financial instruments or the cancellation of the contract previously signed. |
| | | Account 6603 is designated for the bookkeeping of the commitments to place deposits in the future. |
| | | The credit of the account records the bank's commitments to place deposits in the future. |

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| | | The debit of the account records the placement of deposits or the termination of the contract/agreement related to the placement of the deposits in the future. |
| 6700 | Guarantees and securities | |
| | The group is designated for the bookkeeping of all issued guarantees and securities, and the commitments related to their issuance through which the bank shall guarantee to the other party the fulfilment of a commitment. | |
| | 6701 | Issued guaranties and securities |
| | 6702 | Commitments to issue guaranties and securities |
| | | Account 6701 is designated for the bookkeeping of the bank's commitments related to issued guarantees and securities. |
| | | The credit of the account records the amount of issued guarantees and securities, as well as the increase of the amount of issued guarantees and securities. |
| | | The debit of the account records the derecognition of the issued guarantees and bails. |
| | | Account 6702 is designated for the bookkeeping of the bank's commitments to issue guarantees and securities. |
| | | The credit of the account records the amount of bank's commitments to issue guarantees and securities. |
| | | The debit of the account records the fulfilment of bank's commitments to issue guarantees and securities. |
| 6800 | Others conditional accounts | |
| | The group is designated for the bookkeeping of all checks and bills of exchange received and transferred for collection, drafts accepted by the bank, and bills of exchange sold under the bank's endorsement, as well as other documents received/accepted by the bank (payment applications, etc.). | |
| | 6801 | Bills for collection |
| | 6802 | Accepted drafts |
| | 6803 | Bills paid under the bank's endorsement |
| | 6804 | Other received/accepted documents |
| | | Account 6801 is designated for the bookkeeping of bills for collection. |
| | | The credit of the account records the amount of bills of exchange received by the bank and transferred for collection. |
| | | The debit of the account records the receipt of bills for collection. |
| | | Account 6802 is designated for the bookkeeping of commitments related to accepted drafts. |
| | | The credit of the account records the amount of the bank's non-conditional commitments to pay to the draft bearer. |
| | | The debit of the account records the fulfilment of the bank's commitments related to the draft. |
| | | Account 6803 is designated for the bookkeeping of bills of exchange sold under the bank's endorsement. |
| | | The credit of the account records bills of exchange sold by the bank until they are due with the bank's endorsement. |
| | | The debit of the account records the collection of the payment related to the bill of exchange endorsed by the creditor. |
| | | Account 6804 is designated for the bookkeeping of other received /accepted documents (payment applications received by the bank, etc.). |
| | | The credit of the account records the amount of received /accepted documents. |
| | | The debit of the account records the amount of executed documents. |
| 6830 | Other contingent debts | |

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| | The group is designated for the bookkeeping of other contingent debts that cannot be reflected in other accounts. |
| 6831 | Other contingent debts |
| | Account 6831 is designated for the bookkeeping of other contingent debts. |
| | The credit of the account records the value of contingent debts. |
| | The debit of the account records the amount of disposal of contingent assets. |

**CLASS 7
MEMORANDUM ACCOUNTS**

Accounts of class 7 “Memorandum accounts” are designated for the off-balance sheet bookkeeping of the values and documents important for the bank's activity or related to: different types of commitments, assets, calculated and unpaid interest, different values, documents as well as other means, debts. The bookkeeping is performed by entering operations upon their incoming and outgoing. The method of double entry shall not be applied. Thus, the memorandum accounts do not correspond with any account.

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| 7100 | Commitments on granted loans |
| | The group is designated for the bookkeeping of commitments on granted loans in the form of agreements on loans and agreements on pledge on granted loans, property received as pledge, as well as guarantees and received securities. |
| 7101 | Commitments in the form of agreements on loans |
| 7102 | Commitments in the form of pledge agreements |
| 7103 | Pawn received |
| 7121 | Received guarantees, securities and assignments |
| | Account 7101 is designated for the bookkeeping of commitments in the form of agreements on granted loans. |
| | The client's commitments to the bank in the amount indicated in the agreements on granted loans shall be included in the incoming of the account. |
| | The derecognition of amount of the liabilities shall be entered in the outgoing of the account. |
| | Account 7102 is designated for the bookkeeping of commitments in the form of agreements on agreements on pledge. |
| | The client's commitments to the bank in the amount indicated in the pledge agreements shall be included in the incoming of the account. |
| | The derecognition of amount of the liabilities shall be entered in the outgoing of the account. |
| | Account 7103 is designated for the bookkeeping of property received in the form of pledge kept with the bank in exchange for the granted loan. |
| | The pawn value, stipulated in the pawn agreement pledged to the bank kept with the bank shall be indicated in the incoming of the account. |
| | The derecognition of the pawn value received as pledge by the bank (on credit reimbursements or based on bilateral agreement on pawn) shall be included in the outgoing of the account. |
| | Account 7121 is designated for the bookkeeping of received guarantees, cash amounts deposited for guaranteeing the fulfilment by the debtor of a commitment and of assignments received by the bank. |
| | The amounts of received guarantees and securities shall be included in the incoming of the account. The amount of assignment shall be entered in the value covering the granted loan. |
| | The derecognition of received guarantees, bails and assignments shall be entered in the outgoing of the account. |
| 7200 | Accrued and unpaid assets, interests and commissions |

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| | The group is designated for the bookkeeping of loans, assets other than credits and payments thereof (interests, commissions and penalties), unpaid by the debtor and derecognized. This group also reflects the bookkeeping of the amounts of interests, commissions and penalties calculated following the derecognition as in accordance with contractual terms. |
| 7201 | Derecognised loans |
| 7202 | Interests and commissions accrued on derecognised loans |
| 7203 | Assets other than derecognized loans and payments thereof |
| 7204 | Penalties accrued on derecognized loans |
| 7205 | Penalties accrued on the interests and commissions accrued on derecognized loans |
| | Account 7201 is designated for the bookkeeping of derecognised loans. |
| | The amounts of derecognized loans shall be entered in the incoming of the account. |
| | The amounts of debts reimbursed by the debtor or their writing-off according to the decision of the bank's management shall be included in the outgoing of the account. |
| | Accounts 7202, 7204-7205 are designated for the bookkeeping of payments relating to loans and other assets (that are not loans) unpaid by the debtor and derecognized, as well as calculated afterwards according to contractual terms. |
| | The incoming of the account records: - derecognised amounts accrued but not received; - amounts of interests, commissions and penalties calculated afterwards as in accordance with contractual terms; |
| | The amounts of debts reimbursed by the debtor or their writing-off according to the decision of the bank's management shall be included in the outgoing of the account. |
| | Account 7203 is designated for the bookkeeping of other assets (receivables and other assets that are not loans) and the derecognized payments thereof. |
| | The amount of other assets (debts and other assets that are not loans) and the derecognized payments thereof shall be included in the incoming of the account. |
| | The amounts of debts reimbursed by the debtor or their writing-off according to the decision of the bank's management shall be included in the outgoing of the account. |
| 7210 | Allowances accrued for prudential purposes for assets and conditional commitments losses |
| | The group is designated for the bookkeeping of prudential means calculated to cover the losses on loans and other assets that are not loans as well as the conditional commitments according to the regulations of the NBM. |
| 7211 | Allowances accrued for prudential purposes for losses on loans |
| 7212 | Allowances accrued for prudential purposes for losses on other assets that are not loans |
| 7213 | Allowances accrued for prudential purposes for losses on conditional commitments |
| 7214 | Unformed amount of general reserve for banking risks |
| | Account 7211 is designated for the bookkeeping of the means calculated for prudential purposes to cover potential losses on loans, according to the regulations in this field. |
| | The formation/increase of the allowances for prudential purposes for potential losses on loans shall be included in the incoming of the account. |
| | The decrease/cancellation of allowances for prudential purposes for potential losses on loans shall be included in the outgoing of the account. |
| | Account 7212 is designated for the bookkeeping of the means calculated for prudential purposes to cover potential losses on other assets that are not loans, according to the regulations in this field. |
| | The formation/increase of the allowances for prudential purposes for potential losses on other assets that are not loans shall be included in the incoming of the account. |

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| | | The decrease/cancellation of allowances for prudential purposes for potential losses on other assets that are not loans shall be included in the outgoing of the account. |
| | | Account 7213 is designated for the bookkeeping of the means calculated for prudential purposes to cover potential losses on conditional commitments, according to the regulations in this field. |
| | | The formation/increase of the allowances for prudential purposes for potential losses on conditional commitments shall be included in the incoming of the account. |
| | | The decrease/cancellation of allowances for prudential purposes for potential losses on conditional commitments shall be included in the outgoing of the account. |
| | | Account 7214 is designated for the bookkeeping of the general reserve deficit to cover bank losses, formed in case the undistributed profit is insufficient to cover the required level of general reserves. |
| | | The unformed amount of the general reserve for covering bank losses shall be included in the incoming of the account. |
| | | The deficit amount covered from undistributed profit; the decrease of the value of general reserve unformed amount to cover bank losses. |
| 7250 | Commitments on received loans | |
| | | The group is designated for the bookkeeping of commitments (in the form of agreements on loans and pledge agreements on loans), property pledged by the bank, through which the bank guarantees the fulfilment of the commitment to another party. |
| | 7251 | Commitments in the form of agreements on received loans |
| | 7252 | Commitments in the form of pledge agreements on received loans |
| | 7253 | Pawn given by the bank on received loans |
| | 7254 | Pledge on received loans |
| | | Accounts 7251, 7252 are provided for the bookkeeping of the bank's commitments in the form of agreements and pledge agreements on obtained loans. |
| | | The amount of commitments in the form of agreements on received loans and pledge agreements on received loans shall be included in the incoming of the account. |
| | | The derecognition of the total amount of commitments in the form of agreements on received loans and pledge agreements on received loans shall be included in the outgoing of the account. |
| | | Account 7253 is designated for the bookkeeping of the pawn consigned by the bank as pledge for the obtained loan. |
| | | The amount of the pawn consigned as pledge by the bank, kept with the creditor, shall be included in the incoming of the account. |
| | | The derecognition of the amount of pawn consigned by the bank (on credit reimbursement or based on the bilateral agreement on pawn) shall be included in the outgoing of the account. |
| | | Account 7254 is designated for the bookkeeping of the pledge consigned by the bank on received loan. |
| | | The value of the pledge (immovable or movable, except the pawn) consigned by the bank upon obtained loan or similar operations shall be included in the incoming of the account. |
| | | The amount of the pledge at the moment of the debt payment or derecognition upon the decision of the bank's management, shall be entered in the outgoing of the account. |
| 7300 | Documents on settlement operations. | |
| | | The group is designated for the bookkeeping of amounts on settlement documents. |
| | 7303 | Settlement documents on factoring operations |
| | 7311 | Settlement documents on foreign correspondents |
| | | Account 7303 is designated for the bookkeeping of settlement documents on factoring operations. |

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| | | The amounts of all settlement documents on the factoring operations (fiscal invoices) shall be included in the incoming of the account. |
| | | The derecognition of the amount of settlement documents on the factoring operations (fiscal invoices) in case of the payment of claims or their assignment shall be included in the outgoing of the account. |
| | | Account 7311 is designated for the bookkeeping of settlement documents on foreign correspondents. |
| | | The amounts of settlement documents on foreign correspondents shall be included in the outgoing of the account. |
| | | The derecognition of amount of the settlement documents on foreign correspondents shall be entered in the outgoing of the account. |
| 7400 | Securities | |
| | | The group is designated for the bookkeeping of materialized and non-materialized securities received in custody or control and liquidation. The given group records also the securities from the bank's portfolio, as well as of the clients. |
| | 7401 | Securities and claims received in custody |
| | 7402 | Securities and claims for liquidation |
| | 7403 | State securities materialized, amortized, transferred for control and liquidation |
| | 7404 | Materialized state securities passed over to maturity and paid-off |
| | 7405 | Securities purchased for clients |
| | 7406 | Securities purchased in bank's portfolio |
| | 7409 | Claims purchased by the bank |
| | | Account 7401 is designated for the bookkeeping of securities and claims received in custody of the bank. |
| | | Securities and claims of clients received in custody shall be reflected in the incoming of the account. |
| | | The returned or liquidated securities shall be reflected in the outgoing of the account. |
| | | Account 7402 is designated for the bookkeeping of securities and claims of clients received for liquidation. |
| | | The amount of securities and claims of clients received for liquidation shall be reflected in the incoming of the account. |
| | | The derecognition, following the liquidation, of the amount of securities and claims received previously from clients shall be reflected in the outgoing of the account. |
| | | Account 7403 is designated for the bookkeeping of due materialized state securities, which have been transferred for control and then subjected to liquidation. |
| | | The amount of materialized state securities, which have been amortized and transferred to banks, following their maturity term, for control and liquidation, shall be reflected in the incoming of the account. |
| | | The derecognition, following the liquidation of amortised materialized state securities received previously from customers shall be reflected in the outgoing of the account. |
| | | Account 7404 is designated for the bookkeeping of materialized state securities, which are due and were paid-off. |
| | | State securities written-off and paid-off shall be reflected in the incoming of the account. |
| | | State securities transferred for control and liquidation shall be reflected in the outgoing of account. |
| | | Account 7405 is designated for the bookkeeping of clients' securities purchased at their orders, as well as clients' securities for sale by the bank-broker at clients' orders shall be reflected in the incoming of the account. |
| | | Clients' securities shall be reflected in the incoming of the account. |
| | | Clients' securities paid-off upon maturity or sold shall be entered in the outgoing of the account. |

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| | Accounts 7406, 7409 are provided for the bookkeeping of securities and claims purchased within the bank's portfolio. |
| | Securities and claims purchased by the bank shall be reflected in the incoming of the account. |
| | Securities or claims paid-off upon maturity or sold shall be reflected in the outgoing of the account. |
| 7500 | Different values and documents. |
| | The group is designated for the bookkeeping of different values and documents, such as received and issued assignments, specimens and other values and documents. Some values are priced conventionally (1 leu). |
| 7502 | Different values and documents. |
| 7503 | Different values and documents transferred and issued for handling. |
| 7521 | Settlements on credits granted to the Republic of Moldova by other states within Intergovernmental Agreements. |
| 7531 | Assignments received from third parties |
| 7532 | Assignments issued by the bank |
| | Account 7502 is designated for the bookkeeping of different values and documents (contracts, etc.) kept with the bank. Certain values (specimens of banknotes and other similar values) shall have a conventional price (one specimen - 1 leu). |
| | The value of documents or other values kept with the bank shall be entered in the incoming of the account. |
| | The amounts of documents or other returned values, issued for handling or reversed, shall be entered in the outgoing of the account. |
| | Account 7503 is designated for the bookkeeping of different values and documents transferred and issued for handling to the bank. Certain values (specimens of banknotes and other similar values) shall have a conventional price (one specimen - 1 leu). |
| | The value of documents or other values issued for handling to be used or traded shall be entered in the incoming of the account. |
| | The amounts of returned, used, traded or reversed documents (values) shall be entered in the outgoing of the account. |
| | Account 7521 is designated for the bookkeeping of the amounts of settlements on loans received from other states. |
| | The amounts of loans received in goods shall be entered in the incoming of the account. |
| | The amounts of reimbursed credits in goods shall be entered in the outgoing of the account. |
| | Account 7531 is designated for the bookkeeping of assignments received by the bank from third parties related to the payment of granted loans. |
| | The amount of the assignment received by the bank on the third party's agreement to pay-off for the borrower's debts (including credits) shall be entered in the incoming of the account. |
| | The amount of the assignment at the moment of the debt payment or the derecognition of the assignment amount, upon the decision of the bank's management, shall be entered in the outgoing of the account. |
| | Account 7532 is designated for the bookkeeping of assignments issued by the bank on reimbursement of loans taken by its clients. |
| | The amount of the assignment issued by the bank at the value of uncovered debt shall be entered in the incoming of the account. |
| | The derecognition of amount of the assignment shall be entered in the outgoing of the account. |
| 7600 | Blank forms |
| | The group is designated for the bookkeeping of forms of securities, template forms of primary documents with special regime and non-issued cards (at a conventional price: 1 leu/form) |

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| 7601 | Blank forms of securities and claims in deposit |
| 7602 | Blank forms of securities and claims issued for handling |
| 7603 | Blank forms of securities and claims in transit |
| 7611 | Template forms of primary documents with special regime in deposit |
| 7612 | Template forms of primary documents with special regime issued for handling |
| 7621 | Cards in deposit |
| 7622 | Cards issued for handling |
| | Account 7601 is designated for the bookkeeping of forms of securities and claims on deposit with the bank. |
| | The receipt in deposit of forms of securities and claims shall be entered in the incoming of the account. |
| | The issue of forms of securities and claims in transit or under handling or their writing-off shall be entered in the outgoing of the account. |
| | Account 7602 is designated for the bookkeeping of forms of securities and claims issued for handling to bank employees. |
| | The receipt of forms of securities and claims for handling from the deposit or transit shall be entered in the incoming of the account. |
| | The issue of forms of securities and claims to clients or their use by bank employees shall be entered in the outgoing of the account. |
| | Account 7603 is designated for the bookkeeping of forms of securities and claims, which are at the moment in transit, meaning neither in deposit, nor in handling. |
| | The transfer of forms of securities and claims shall be included in the incoming of the account. |
| | The transfer to deposit or for handling of forms of securities and claims or their writing-off shall be included in the outgoing of the account. |
| | Account 7611 is designated for the bookkeeping of template forms of primary documents with special regime in deposit at the bank. |
| | The receipt in deposit of template forms of primary documents with special regime shall be entered in the incoming of the account. |
| | The issue of template forms of primary documents with special regime for handling or their writing-off shall be entered in the outgoing of the account. |
| | Account 7612 is designated for the bookkeeping of template forms of primary documents with special regime issued for handling to bank employees. |
| | The receipt for handling of template forms of primary documents with special regime from the deposit shall be included in the incoming of the account. |
| | The issue of template forms of primary documents with special regime to clients or their use by bank employees shall be included in the outgoing of the account. |
| | Account 7621 is designated for the bookkeeping of payment cards in the bank's deposit. |
| | The receipt in deposit of payment cards shall be included in the incoming of the account. |
| | The issue of payment cards for handling or their writing-off shall be included in the outgoing of the account. |
| | Account 7622 is designated for the bookkeeping of payment cards issued for handling to bank employees for personalization. |
| | The receipt from deposit of payment cards for handling shall be included in the incoming of the account. |
| | The issue of personalized payment cards to clients or their writing-off shall be included in the outgoing of the account. |
| 7700 | Written-off debts |

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| | The group of accounts is designated for the bookkeeping of written-off debit debts. This group shall also include assets written-off following the expiry of the term established by law, taken previously under the bank's possession in exchange for credits reimbursement. |
| 7701 | Written-off debts |
| 7702 | Written-off tangible assets |
| 7703 | Written-off shares of other joint stock companies |
| | Account 7701 is designated for the bookkeeping of debit debts other than written-off loans. |
| | The amounts of written-off debit debts shall be included in the incoming of the account. |
| | The amounts of debit debts paid-off by the debtor or by a third party; amounts of debit debts written-off, according to the decision of the bank's management, shall be entered in the outgoing of the account. |
| | Account 7702 is designated for the bookkeeping of tangible assets taken under the bank's possession, written-off consequently. |
| | The value of written-off tangible assets taken previously under the bank's possession shall be included in the incoming of the account. |
| | The value of tangible assets sold or written-off, according to the decision of the bank's management, shall be included in the outgoing of the account. |
| | Account 7703 is designated for the bookkeeping of shares of other joint stock companies, taken previously under the bank's possession and written-off. |
| | The value of shares of other joint stock companies taken previously in the bank's possession and written-off shall be included in the incoming of the account. |
| | The value of stocks sold or written-off, according to the decision of the bank's management, shall be included in the outgoing of the account. |
| 7750 | Other means and debts |
| | The group of accounts is designated for the bookkeeping of other means and debts thereof reflected in memorandum accounts. |
| 7751 | Unclaimed fiscal losses |
| 7754 | Goods taken into possession/purchased for sale |
| | Account 7751 is designated for the bookkeeping of unclaimed fiscal losses of the bank, which, according to the Fiscal Code, may be reported by instalment, in equal parts reducing the taxable income. |
| | The amount of unclaimed fiscal losses for the reported period shall be included in the incoming of the account. |
| | The amount of claimed fiscal losses or the derecognition of the unclaimed amount at the expiry of the established term shall be included in the outgoing of the account. |
| | Account 7754 is designated for the bookkeeping of the tangible assets and equity stake in the capital of economic units (hereinafter - assets) transferred into bank's possession / purchased in exchange of the reimbursement of loans and other debts and classified as held for sale <i>if these assets are not recognized in the balance sheet</i> and for the bookkeeping of assets transferred into bank's possession/purchased in exchange of the reimbursement of loans and other debts that exceeded the sale term. An asset transferred into bank's possession/purchased in exchange of the reimbursement of loans and other debts, classified as held for sale shall be reflected at the lower total value of the loan or debt (debt balance, interest calculated and reflected on the balance sheet, commissions, penalties and other claims related to the loan or debt) and the fair value (market value) minus any cost of those assets generated by their sale. |
| | The value of assets transferred into bank's possession/purchased in exchange of the reimbursement of loans and other debts and classified as held for sale and the bookkeeping of the assets transferred into bank's possession/purchased in exchange of the reimbursement of loans and other debts that exceeded the term of sale shall be included in the incoming of the account. |

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| | | The dereconition of the value of assets transferred into bank's possession / purchased in exchange of the reimbursement of loans and other debts and classified as held for sale at the moment of its selling, the payment by the debtor or by the third party of the uncovered debt, the writing-off of assets after the expiry of holding term, according to bank procedures. |
| 7800 | Shares | |
| | | The group is designated for the bookkeeping of face value (fixed) or number of shares issued by the bank upon foundation, which are in circulation, unplaced and of treasury shares. |
| 7801 | | Ordinary shares for placement |
| 7802 | | Unplaced ordinary shares |
| 7804 | | Ordinary shares in circulation – funds for the payment of shares |
| 7805 | | Ordinary shares in circulation – non-financial contributions (initial issue) |
| 7811 | | Preferred shares for placement |
| 7812 | | Unplaced preferred shares |
| 7814 | | Preferred shares in circulation - funds for the payment of shares |
| 7815 | | Preferred shares in circulation - non-financial contributions (initial issue) |
| 7816 | | Treasury shares |
| | | Accounts 7801, 7811 are designated for the bookkeeping of ordinary and preferred shares designated for placement in the primary market. |
| | | The shares designated for placement in the primary market shall be included in the incoming of the account. |
| | | The cancellation of shares designated for placement following the issue registration or non- registration by competent bodies shall be included in the outgoing of the account. |
| | | Accounts 7802, 7812 are provided for the bookkeeping of ordinary and preferred shares designated for placement in the primary market, which in the placement period have not been underwritten. |
| | | Non-underwritten shares designated for placement shall be included in the incoming of the account. |
| | | The underwriting of shares provided for placement or the cancellation of unplaced shares provided for placement, following the non-registration of the issue by competent bodies, shall be included in the outgoing of the account. |
| | | Accounts 7804, 7814 are designated for the bookkeeping of the number of ordinary and preferred shares in circulation representing the number of shares paid with funds deposited for the payment of shares placed. |
| | | The number of shares placed shall be included in the incoming of the account. |
| | | The number of shares cancelled according to the legislation in force shall be included in the outgoing of the account. |
| | | Accounts 7805, 7815 are designated for the bookkeeping of number of ordinary and preferred shares in circulation paid by non-financial contributions submitted as payment for the placed / underwritten shares. |
| | | The number of shares placed shall be included in the incoming of the account. |
| | | The number of shares cancelled according to the legislation in force shall be included in the outgoing of the account. |
| | | Account 7816 is designated for the bookkeeping of number of treasury shares. |
| | | The number of treasury shares shall be included in the incoming of the account. |
| | | The number of treasury shares cancelled and disposed of according to the legislation in force shall be included in the outgoing of the account. |

[Chapter III amended by NBM decision No 303 of 13.12.2018, effective as of 01.01.2019]

[Chapter III amended by NBM decision No 307 of 07.12.2017, effective as of 01.01.2018]

[Chapter III amended by NBM decision No 248 of 22.09.2016, effective as of 01.01.2017]
[Chapter III amended by NBM decision No 191 of 25.09.2014, effective as of 01.01.2015]
[Chapter III amended by NBM decision No 166 of 12.07.2012, effective as of 11.01.2012]
[Chapter III amended by NBM decision No 193 of 30.09.2010, effective as of 01.01.2012]
[Chapter I amended by NBM decision No 216 of 29.09.2011, effective as of 12.11.2011]
[Chapter III amended by NBM decision No 193 of 30.09.2010, effective as of 01.01.2011]
[Chapter III amended by NBM decision No 244 of 11.12.2008, effective as of 03.25.2009]
[Chapter III amended by NBM decision No 150 of 31.07.2008, effective as of 16.09.2008]
[Chapter III amended by NBM decision No 225 of 30.08.2007, effective as of 30.11.2007]
[Chapter III amended by NBM decision No 208 of 15.08.2007, effective as of 24.08.2007]
[Chapter III amended by NBM decision No 285 of 26.10.2006, effective as of 01.01.2007]
[Chapter I in the version approved by NBM Decision No 21 of 26.01.06, effective as of 01.04.06]
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[Chapter I amended by NBM decision No 190 of 23.06.05, effective as of 01.10.05]
[Chapter III amended by NBM decision No 15 of 13.01.05, effective as of 01.03.05]
[Chapter III amended by NBM decision No 190 of 29.07.2004]
[Chapter III amended by NBM decision No 258 of 04.10.2001]
[Chapter III amended by NBM decision No 137 of 07.06.2001]
[Chapter III amended by NBM decision No 167 of 08.07.99]
[Chapter III amended by NBM decision No 181 of 02.07.98]
[Chapter III amended by NBM decision No 167 of 25.12.97]
[Chapter III amended by NBM decision No 107 of 24.11.97]

Chapter IV FINAL PROVISIONS

1. Licensed banks shall develop on their own the internal procedures for bookkeeping the economic and financial operations, in accordance with the provisions of the Accounting Plan and the legislation in force.

[Chapter IV amended by NBM decision No 150 of 31.07.2008, effective as of 16.09.2008]
[Chapter I in the version approved by NBM Decision No 21 of 26.01.06, effective as of 01.04.06]