

ORD 0309
Code form

Bank code

ORD 3.9 Classification of assets and contingent liabilities as of _____20__

(001 – lei)

Section	Subsection	Category of assets and contingent liabilities / Indicators	Balance						Amount subject to classification								Classification category	Amount of calculated allowances						
			Debt on credits		Other assets		Contingent liabilities	Total	Debt on credits		Other assets		Contingent liabilities	Total	Debt on credits			Other assets		Contingent liabilities	Total			
			Principal amount	Interest and other income	Assets that are not credits	Assets transmitted into possession / purchased for debts reimbursement			Principal amount	Interest and other income	Assets that are not credits	Assets transmitted into possession / purchased for debts reimbursement			Principal amount	Interest and other income		Assets that are not credits	Assets transmitted into possession / purchased for debts reimbursement					
A	B	C	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19			
1	01	Standard													2									
	02	Supervised													5									
	03	Substandard													30									
	04	Doubtful (uncertain)													60									
	05	Compromised (losses)													100									
1	99	Total assets and contingent liabilities													x	x	x	x	x	x	x			
2	0	Total calculated allowances	x	x	x	x	x	x	x	x	x	x	x	x	x									
3	0	Total allowances for losses from impairments	x	x	x	x	x	x	x	x	x	x	x	x	x									
4		0 Difference		x	x	x	x	x	x	x	x	x	x	x	x									

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Procedure for compiling the Report on assets and contingent liabilities classification

1. This report shall reflect information on the amount of assets and contingent liabilities classified according to the Regulation on contingent assets and liabilities classification, approved by the Decision of the Council of Administration of National Bank of Moldova no.231 of 27 October 2011, as well as the calculated amount of the allowances for asset and contingent liabilities losses. This report shall also reflect, separately (row 3.0.), the balance sheet value of the losses from the respective contingent assets/liabilities impairment.

2. The rows below, columns 1, 2, 3, 4 and 5, respectively, shall reflect the amount of asset/contingent liabilities, on a gross value, depending on the category of classification. The given amounts shall not be diminished with the amounts related to the adjustments value and allowances for losses from the respective assets impairment.

Partially, accounts 1032, 1034, accounts 1062, 1063, 1075, accounts from the group of accounts 1090 (except placements with the NBM), group of accounts 1180 (except those issued by the NBM, by the State and held as agents), accounts 1220, 1230, 1240, 1260, 1290, 1310, 1320, 1330, 1340, 1350, 1360, 1370, 1380, 1390, 1410, 1420, 1430, 1440, 1450, 1460, 1470, 1490, 1510, 1530, 1560, accounts characteristic to respective assets of the group 1700, accounts 1803, 1805, 1806, 1807, 1811, 1818, partially, accounts 1816, 6202, 6501, 6601, 6701, 6702, 6802, 6803, 6831, as well as other accounts that reflect the assets and contingent liabilities, according to the Regulation on contingent assets and liabilities classification.

[Item 2 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 2 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

3. Row **1.01 Standard**, columns 1, 2, 3, 4 and 5 shall reflect the balance of debt on credits (including interests to these credits and other income), assets (assets that are not credits, assets (goods) transmitted into possession/purchased for debts reimbursements) and contingent liabilities classified as standard. Columns 7, 8, 9, 10 and 11 shall reflect the amount obtained by diminishing the amount of columns 1, 2, 3, 4 and 5 according to the provisions of items 8 and 10 of the Regulation on contingent assets and liabilities classification. Columns 14, 15, 16, 17 and 18 shall reflect the amount obtained by multiplying the amount of columns 7, 8, 9, 10 and 11 with the corresponding classification category of the column 13. Columns 6, 12 and 19 shall reflect the total amount of the columns of the respective section.

4. Row **1.02 Supervised**, columns 1, 2, 3, 4 and 5 shall reflect the balance of the debt on credits (including interests to these credits and other income), assets (assets that are not credits, assets (goods) transmitted into possession/purchased for debt reimbursement) and contingent liabilities classified as supervised. Columns 7, 8, 9, 10 and 11 shall reflect the amount obtained by diminishing the amount of columns 1, 2, 3, 4 and 5, according to the provisions of items 8 and 10 of the Regulation on assets and contingent liabilities classification. Columns 14, 15, 16, 17 and 18 shall reflect the amount obtained by multiplying the amount of columns 7, 8, 9, 10 and 11 with the corresponding classification category of column 13. Columns 6, 12 and 19 shall reflect the total amount of the columns of the respective section.

5. Row **1.03 Substandard**, columns 1, 2, 3, 4 and 5 shall reflect the balance of the debt on credits (including interests to these credits and other income), assets (assets that are not credits, assets (goods) transmitted into possession/purchased for debt reimbursement) and contingent liabilities classified as substandard. Columns 7, 8, 9, 10 and 11 shall reflect the amount obtained by diminishing the amount of columns 1, 2, 3, 4 and 5, according to the provisions of items 8 and 10 of the Regulation on assets and contingent liabilities classification. Columns 14, 15, 16, 17 and 18 shall reflect the amount obtained by multiplying the amount of columns 7, 8, 9, 10 and 11 with the corresponding classification category of column 13. Columns 6, 12 and 19 shall reflect the total amount of the columns of the respective section.

6. Row **1.04 Doubtful (uncertain)**, columns 1, 2, 3, 4 and 5 shall reflect the balance of the debt on credits (including interests to these credits and other income), assets (assets that are not credits, assets (goods) transmitted into possession/purchased for debt reimbursement) and contingent liabilities classified as doubtful (uncertain). Columns 7, 8, 9, 10 and 11 shall reflect the amount obtained by diminishing the amount of columns 1, 2, 3, 4 and 5 according to the provisions of items 8 and 10 of the Regulation on assets and contingent liabilities classification. Columns 14, 15, 16, 17 and 18 shall reflect the amount obtained by multiplying the amount of columns 7, 8, 9, 10 and 11 with the corresponding classification category of the column 13. Columns 6, 12 and 19 shall reflect the total amount of the columns of the respective section.

7. Row **1.05 Compromised (losses)**, columns 1, 2, 3, 4 and 5 shall reflect the balance of the debt on credits (including interests to these credits and other income), assets (assets that are not credits, assets (goods) transmitted into possession/purchased for debt reimbursement) and contingent liabilities classified as compromised (losses). Columns 7, 8, 9, 10 and 11 shall reflect the amount obtained by diminishing the amount of columns 1, 2, 3, 4 and 5 according to the provisions of items 8 and 10 of the Regulation on assets and contingent liabilities classification. Columns 14, 15, 16, 17 and 18 shall reflect the amount obtained by multiplying the amount of columns 7, 8, 9, 10 and 11 with the corresponding classification category of the column 13. Columns 6, 12 and 19 shall reflect the total amount of the columns of the respective section. *[Items 3-7 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

8. Row **1.99 Total assets and contingent liabilities** shall reflect total credits, assets that are not credits and contingent liabilities of the reporting bank; it shall be equal to the amount of rows 1.01 - 1.05 of this Report.

9. Row **2.0 Total calculated allowances** shall reflect the total amount of allowances calculated by the bank according to the Regulation on assets and contingent liabilities classification.

10. Row **3.0 Total allowances for losses from impairments** shall reflect the total amount of allowances for losses from asset impairments, which are subject to classification according to the Regulation on assets and contingent liabilities classification, formed under the International Financial Reporting Standards.

11. Row **4.0 Difference** shall reflect the difference between the amount of rows 2.0 and 3.0.

12. Periodicity of submission of the report - monthly.
[Item 12 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

Annex no.2
to the Instruction on compilation and submission
of reports by banks for prudential purposes

ORD0301
Code form

Bank code

ORD 3.1A Large exposures

as of _____ 20__

No.	Name of borrower/c ounterparty	Identificatio n number of borrower/co unterparty	Group number	Group total index	Type of transacti on	Type of insuran ce	Category of the asset/contingent liability classification	Total exposur e	Net exposur e	Total on group of persons acting in concert	Net exposure to total regulatory capital (%)	Date of assuming exposure	Number of prolonga tions	Maturity	Maturity date
A	B	C	D	E	F	G	H	1	2	3	4	5	6	7	8
1															
2															
...															
n															

Executor and telephone number _____

NOTE:

The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216221/2008 of 09 December 2011).

ORD0301

Code form

Bank code

ORD 3.1B Note to the Report on large exposure

as of _____ 20__

Section	No.	Indicators	Amount
A	B	C	1
1	1	Amount of the ten largest net debts on credit	
	2	Total credit portfolio	
	3	Contingent liabilities included in the ten largest debts	
	4	Report of ten largest net debts on credit and total credit portfolio and contingent liabilities included in the ten largest debts (%)	
2	1	Total regulatory capital	
	2	Amount of large exposures	
	3	Share of large exposures in total regulatory capital of the bank	
	4	Net exposures of the bank to individuals, linked to foreign exchange rate	
	5	Share of net exposures of the bank to individuals, linked to foreign exchange rate, in the total regulatory capital of the bank (%)	
	6	Net exposures of the bank to individuals, other than mortgage, linked to foreign exchange rate	
	7	Share of net exposure of the bank to individuals, other than mortgage, , linked to foreign exchange rate, in the total regulatory capital of the bank (%)	

Executor and telephone number _____

NOTE:

The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216221/2008 of 09 December 2011).

[Report form amended by the Decision of the CA of the NBM no.64 of 04.04.2013] [Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Procedure for compiling the Report on large exposures

1. This report shall reflect information on large exposures (hereinafter exposures) to a person or group of persons acting in concert, in accordance with the Regulation on large exposures, approved by the Decision of the Council of Administration of the National Bank of Moldova no.240 of 09 December 2013. The amounts of exposures shall be reflected without calculated interests to these exposures and shall not be diminished with the respective amount related to value adjustments, allowances for impairment losses (loss of value) and with the amount of allowances for losses to contingent assets/liabilities calculated according to the Regulation on assets and contingent liabilities classification.

[Item 1 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

2. **ORD 3.1A Large exposures** shall be complied according to the instructions below.

3. Rows **1-n (column A)** shall reflect all bank exposures as of the reporting date. Each exposure shall be numbered separately and registered in the report in descending order of the values in column 3 Total on group of persons acting in concert.

4. **Name of borrower/counterparty (column B)** shall reflect the name of the individual (name and surname) or legal entity, according to the document confirming the state registration of the legal entity.

5. **Identification number of borrower/counterparty (column C)** shall indicate, where appropriate, the state identification number (numeric format) of the legal entity (IDNO), state identification number of the individual (IDNP), fiscal code assigned by the tax authority or series and number of identity card in the event that these are used/assigned as personal identity number according to the legislation into force. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the non-resident shall be indicated and in case of non-resident individuals - series and number of identity document/passport.

6. **Group number (column D)** shall reflect the number of the group of person acting in concert or the group of individuals (individuals and/or legal entities that are not part of the group of persons acting in concert). Numbering shall be indicated for each exposure, so that all exposures to a person or group of persons shall use the same group number.

For example, if the report will reflect information on exposures, 3 of which are exposures to person A that is not part of the group of persons acting in concert, column D for the respective exposures shall indicate the figure 1. If 2 exposures to person B, 1 exposure to person C and 1 to person D, and the persons B, C and D form a group of persons acting in concert, column D for the respective exposures shall indicated the figure 2. For the exposures to person J (2 exposures) and person K (4 exposures) that are not part of the groups of persons acting in concert, column D shall indicate the figures 3 and 4, respectively.

In this case, the information in the report shall be submitted as follows:

No.	Name of borrower/counterparty	...	Group number
A	B	...	D
1	Person A	...	1
2	Person A	...	1
3	Person A	...	1
4	Person B	...	2
5	Person B	...	2
6	Person C	...	2

7	Person D	...	2
8	Person J	...	3
9	Person J	...	3
10	Person K	...	4
11	Person K	...	4
12	Person K	...	4
13	Person K	...	4

7. Group total index (column E) shall indicate the figure “9” for rows where the last exposure to an individual and group of persons acting in concert (the last row of a group) is reflected. For the other rows shall be indicated „-”.

8. Type of transaction (column F) shall reflect the type of agreement concluded for each exposure in part, using the following encoding system:

- 1 - credits;
- 2 - term placement;
- 3 - securities;
- 4 - shareholdings;
- 5 - credit commitments;
- 6 - letters of credit and issued guarantees;
- 7 - commitments to place deposits;
- 8 - overnight deposits/credits;
- 9 - funds deposited in “Nostro” accounts; 10 - other.

[Item 8 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

9. Type of insurance (column G) shall indicate the main source of insurance for each separate exposure, using the above encoding system. In the event that several types of insurance are used, this column shall reflect the main type of insurance. In determining the main type of insurance, the bank shall take into account the volume of insurance covering the largest part of credit. If there are several types of insurance, with the same value, the main type of insurance shall be considered the insurance with the highest quality, determined according to the bank's own policies.

- D no insurance;
- E residential immovable property;
- F commercial immovable property;
- G land;
- H personal property, including jewellery;
- I means of transport (including leased), motorized and non-motorized agricultural machinery of individuals and legal entities;
- J machinery, equipment;
- K bank deposits / part of credit used to secure the granted credit;
- L debt instruments and/or capital instruments (except instruments from the position N and S);
- M livestock, food, agricultural and vegetable products;
- N shares of other banks;
- O suretyship;
- P assignment of receivables, flow of funds from current accounts;
- Q future goods (in the producing process, to be procured/imported in the country, future years harvest, etc.);
- R guarantees of the Government of the Republic of Moldova or of the Government of a statemember of Economic Co-operation and Development Organization;
- S state and NBM securities;
- T guarantees of the international organizations and multilateral development banks; U other.

[Item 9 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

10. Category of the asset/contingent liability classification (column H) shall reflect the classification category of the asset/contingent liability according to the Regulation on assets and contingent liabilities classification. As for credits, which according to the Regulation on assets and contingent liabilities classification shall not be subject to classification, the figure “0” shall be indicated.

- 0 – not subject to classification
- 1 – standard
- 2 – supervised
- 3 – substandard
- 4 – doubtful (uncertain)
- 5 – compromised (losses)

11. Total exposure (column 1) shall reflect the total exposure (on the reporting date) for each borrower/counterparty determined according to the Regulation on large exposures.

Partially, accounts 1032, 1034, accounts 1062, 1063, 1075, group of accounts 1090 (except placements with the NBM), group of accounts 1150, 1160, and 1180 (except those issued by the NBM, those of the State and temporarily held by the bank in its own name but on behalf of persons), 1220, 1230, 1240, 1260, 1290, 1310, 1320, 1330, 1340, 1350, 1360, 1370, 1380, 1390, 1410, 1420, 1430, 1440, 1450, 1460, 1470, 1490, 1510, 1530, 1560, partially 1803, 1805, 1816, 1818 (where “Credit and advances” are reflected in the position 053 of FIN 1), partially 6202, 6501, 6601, 6603, 6700, 6802, 6803, as well as other accounts that reflect the means which by essence correspond to the credit definition according to the Article 3 of the Law on financial institutions and total exposure according to the Regulation on large exposures.

[Item 11 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

12. Net exposure (column 2) shall reflect net exposure (on the reporting date) for each borrower/counterparty according to the definition of net exposure set forth in the Regulation on large exposures.

[Items 11 and 12 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

13. Total on the group of persons acting in concert (column 3) shall reflect the total amount of net exposures to an individual (who is not part of a group) or a group of persons acting in concert. The value shall be reflected in the row where in the column Group total index (column E) was indicated figure 9, the remaining cells of the column shall not be completed.

14. Net exposure to total regulatory capital (column 4) shall reflect the share of total net exposures to an individual or group of persons acting in concert (indicated in column 3) in the total regulatory capital. The value shall be reflected in percentage without indicating the percent sign „%” (e.g.,12,57), in the row where in the column Group total index (column E) was indicated figure 9, the remaining cells of the column shall not be completed.

15. Date of assuming exposure (column 5) shall reflect the initial date of assuming exposure (date of signing the contract) to the bank in the format dd.mm.yyyy.

16. Number of prolongations (column 6) shall reflect the number of prolongations of exposures (credit or other agreements), similar to the definition of “extended asset” stipulated in the Regulation on assets and contingent liabilities classification.

16¹. Maturity (column 7) shall indicate “1” for the exposures with determined maturity and “0” for exposures without determined maturity (e.g., credit cards, shareholdings in the capital of legal entities and other demand exposures).

[Item 16¹ inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

17. Maturity date (column 8) shall reflect the date of maturity of each exposure or prolongation, according to the contractual provision to the reporting date. This column shall be completed only if the column 7 indicates figure “1”.

[Item 17 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

18. ORD 3.1B Note to the Report on large exposures shall be drawn up as follows:

a) Row **1.1 Amount of the ten largest net debts on credits** shall reflect the amount of the largest net debts of credits granted by the bank to 10 persons, including those groups of persons acting in concert, excluding the amount of calculated allowances according to the Regulation on assets and contingent liabilities classification;

b) Row **1.2 Total credit portfolio** shall reflect total credit portfolio calculated according to the definition stipulated in the Regulation on large exposures;

[Letter b) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

b¹) Row **1.3 Contingent liabilities included in the ten largest debts** shall reflect the contingent liabilities included in the ten largest debts;

[Letter b¹) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

c) The amount of row **1.4 Report of ten largest net debts on credit and total credit portfolio and contingent liabilities included in the ten largest debts** shall be obtained by dividing row 1.1 to row 1.2 and 1.3 and multiplying by 100.

[Letter c) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

d) Row **2.1 Total regulatory capital** shall reflect the total regulatory capital of the bank, according to the report Calculation of total regulatory capital from this Instruction;

e) Row **2.2 Amount of large exposures** shall reflect the amount of all large exposures assumed by the bank, according to the definition stipulated in the Regulation on large exposures;

[Letter e) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

f) Row **2.3 Share of large exposure in total regulatory capital of the bank** shall reflect the share of all large exposures in the total regulatory capital of the bank (row 2.2 divided to row 2.1);

g) Row **2.4 Net exposures of the bank to individuals, linked to foreign exchange rate** shall reflect the total amount of net exposures of the bank to individuals in Moldova Lei, linked to foreign exchange rate, including those performing entrepreneurial activity or other type of activity;

h) Row **2.5 Share of net exposures of the bank to individuals, linked to foreign exchange rate, in the total regulatory capital of the bank** shall reflect the share of all net exposures of the bank to individuals in Moldovan Lei, linked to foreign exchange rate, including those practising entrepreneurial activity or other type of activity in the total regulatory capital of the bank. The amount of this row shall be equal to the amount of the row 2.4 divided to the amount of row 2.1 and multiplied by 100;

[Letter h) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

i) Row **2.6 Net exposures of the bank, other than mortgage, to individuals linked to foreign exchange rate** shall reflected the total amount of the net exposure of the bank to individuals in Moldovan Lei, other than mortgage, linked to foreign exchange rate, including those performing entrepreneurial activity or other type of activity;

j) Row **2.7 Share of net exposure of the bank, other than mortgage, to individuals, linked to foreign exchange rate, in the total regulatory capital of the bank** shall reflected the share of all net exposure of the bank to individuals in Moldovan lei, other than mortgage, linked to foreign exchange rate, including those performing entrepreneurial activity or other type of activity in the total regulatory capital of the bank. The amount of this row shall be equal to the amount of the row 2.6 divided to the amount of row 2.1 and multiplied by 100.

[Letter j) amended by the Decision of the CA of the NBM no.32 of 05.02.2015] **19. Periodicity of**

submission of the report: Table A - quarterly, Table B - quarterly.

ORD0302

Code form

Bank code

ORD 3.2 Bank's exposures to affiliated persons

as of _____ 20__

No .	Name of affiliated persons	Identificatio n number of borrower/co underparty	Group number	Group total index	Type of transacti on	Type of insuran ce	Category of the asset/contingent liability classification	Curre ncy of expos ure	Total exposur e	Bank's total exposure to the group	Bank's exposure to total regulatory capital (%)	Nominal interest rate (%)	Date of assuming exposure	Number of prolonga tions	Matur ity	Maturity date
A	B	C	D	E	F	G	H	I	1	2	3	4	5	6	7	8
1																
2																
...																
n																

Executor and telephone number _____

NOTE:

The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

[Report form amended by the Decision of the CA of the NBM no.64 of 04.04.2013] [Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Procedure for compiling the Report on bank's exposure to affiliated persons

1. This report shall reflect bank's exposures to affiliated persons (hereinafter exposure) determined according to the Regulation on transactions with bank's affiliated persons, (with further amendments and completions). The amount of the exposure shall be reflected without the interests calculated to respective exposures and shall not be diminished with the respective amount related to value adjustments, allowances for impairment losses (loss of value) and with calculated amount of allowances for assets/contingent liabilities losses calculated according to the Regulation on assets and contingent liabilities classification.

2. Columns A, B, C, D, E, F, G and H shall be filled out taking into account the criteria specified in the respective columns of the Report on large exposures from this Instruction.

3. Currency of exposure (column I) shall indicate the numerical code of the respective currency of exposure.

4. Total exposure (column 1) shall reflect total exposure (as of the reporting date) of the bank to an affiliated person and/or group of persons acting in concert with the bank's affiliated person, for each separate borrower/counterparty.

[Item 4 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

5. Bank's total exposure to the group (column 2) shall reflect total amount of the net exposure to an individual person or a group of persons acting in concert. The value shall be reflected in the row where in the column Group total index (column E) was indicated figure 9, the remaining cells of the column shall not be completed.

6. Bank's exposure to total regulatory capital (column 3) shall reflect the share of bank's exposure to an affiliated person in total regulatory capital of the bank. The value shall be reflected in percentage without indicating the percentage sign „%” (e.g., 12,57) in the row where in column Group total index (column E) was indicated figure 9, remaining cells of the column shall not be completed.

7. Nominal interest rate (column 4) shall reflect the nominal rate of the interest on the reporting date according with the contract concluded.

8. Date of assuming exposure (column 5) shall reflect the initial date of assuming exposure (date of signing the contract) to the bank in the format dd.mm.yyyy.

9. Number of prolongations (column 6) shall reflect the number of prolongations of exposures, similar to the definition of “extended asset” stipulated in the Regulation on assets and contingent liabilities classification.

9¹. Maturity (column 7) shall indicate “1” for the exposures with determined maturity and “0” for exposures without determined maturity (e.g., credit cards, shareholdings in the capital of legal entities and other demand exposures).

[Item 9¹ inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

10. Maturity date (column 8) shall reflect the date of maturity of each exposure or prolongation, according to the contractual provision to the reporting date. This column shall be completed only if the column 7 indicates figure “1”.

[Item 10 amended by the Decision of the CA of the NBM no.1 of 16.01.2014] **11.**

Periodicity of submission of the report - quarterly.

ORD 0310
Code form

Bank code

ORD 3.10 Deposits
as of ____ 20__

(001 – lei)

No. Section	No.	Indicators	Deposits of residents		Deposits of nonresidents		Total
			in MDL	in foreign currency	in MDL	in foreign currency	
A	B	C	1	2	3	4	5
1	0	Non-interest bearing demand deposits					
	1	Deposits of individuals					
	2	Deposits of the budget of the Republic of Moldova and deposits of the local budgets			x	x	
	3	Deposits of banks					
	4	Deposits of non-banking financial institutions					
	5	Deposits of other legal entities					
2	0	Interest bearing demand deposits					
	1	Deposits of individuals					
	2	Deposits of the budget of the Republic of Moldova and deposits of the local budgets			x	x	
	3	Deposits of banks					
	4	Deposits of non-banking financial institutions					
	5	Deposits of other legal entities					
3	0	Non-interest bearing term deposits					
	1	Deposits of individuals					
	2	Deposits of the budget of the Republic of Moldova and deposits of the local budgets			x	x	
	3	Deposits of banks					
	4	Deposits of non-banking financial institutions					
	5	Deposits of other legal entities					
4	0	Interest bearing term deposits					
	1	Deposits of individuals					
	2	Deposits of the budget of the Republic of Moldova and deposits of the local budgets			x	x	
	3	Deposits of banks					
	4	Deposits of non-banking financial institutions					
	5	Deposits of other legal entities					
9	9	Total deposits					

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Procedure for compiling the Report on deposits

1. This report shall reflect all the deposits attracted by banks, except overnight deposits of banks. The deposits shall be reflected in the corresponding categories by type of deposit. All the deposit categories shall be mutually excluded. This means that each deposit may be reflected only once. The amount on deposits shall be reflected without the interest calculated to be paid and without being diminished with the amount related to the adjustment of the liabilities value to the amortised cost. Deposits with interest zero percent (0%) as on the reporting date shall be reflected in the rows related to deposits without interest.

[Item 1 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 1 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

2. Column 1 shall reflect the amount of deposits of residents in Moldovan Lei.

3. Column 2 shall reflect the amount of deposits of residents in foreign currency. The amount of deposits in foreign currency shall be recalculated and shall be reflected in this column in Moldovan Lei at the official exchange rate of Moldovan Leu on the reporting date.

4. Column 3 shall reflect the amount of deposits of non-residents in Moldovan Lei.

5. Column 4 shall reflect the amount of deposits of non-residents in foreign currency. The amount of deposits in foreign currency shall be recalculated and shall be reflected in this column in Moldovan Lei at the official exchange rate of the Moldovan Leu on the reporting date.

6. Column 5 shall reflect the total amount that is equal to the amount of columns 1-4.

7. Row **1.0 Non-interest bearing demand deposits** shall reflect the total amount of demand deposits, the interest for which shall not be calculated by the reporting bank and shall be equal with the sum of rows 1.1 - 1.5 of this report.

8. Row **1.1 Deposits of individuals** shall reflect the deposits of consumer individuals, the interest for whom shall not be calculated.

9. Row **1.2 Deposits of the budget of the Republic of Moldova and deposits of the local budgets** shall reflect the deposits of state and other state bodies, the interest for which shall not be calculated.

10. Row **1.3 Deposits of banks** shall reflect the deposits of banks, the interest for whom shall not be calculated.

11. Row **1.4 Deposits of non-banking financial institutions** shall reflect the deposits of nonbanking financial institutions, the interest for which shall not be calculated.

12. Row **1.5 Deposits of other legal entities** shall reflect the deposits of legal entities and deposits of individuals performing entrepreneurial activity and other type of activity, the interest for which shall not be calculated, except banks and non-banking financial institutions.

13. Row **2.0 Interest bearing demand deposits** shall reflect the total amount of demand deposits, the interest for which shall be calculated by the reporting bank and shall be equal with the amount of rows 2.1 - 2.5 of this report.

14. Row **2.1 Deposits of individuals** shall reflect the deposits of individuals - consumers, the interest for whom shall be calculated.

15. Row **2.2 Deposits of the budget of the Republic of Moldova and deposits of the local budgets** shall reflect the deposits of state and other state bodies, the interest for which shall be calculated.

16. Row **2.3 Deposits of banks** shall reflect the deposits of banks, the interest for which shall be calculated.

17. Row **2.4 Deposits of non-banking financial institutions** shall reflect the deposits of nonbanking financial institutions, the interest for which shall be calculated.

18. Row **2.5 Deposits of other legal entities** shall reflect the deposits of legal entities and deposits of individuals performing entrepreneurial activity and other type of activity, the interest for which shall be calculated, except state bodies, banks and non-banking financial institutions.

19. Row 3.0 Non-interest bearing term deposits shall represent the total amount of term deposits, the interest for which shall not be calculated by the reporting bank and shall be equal with the sum of rows 3.1 - 3.5 of this report.

20. Row 3.1 Deposits of individuals shall reflect the term deposits of individuals - consumers, the interest for which shall not be calculated.

21. Row 3.2 Deposits of the budget of the Republic of Moldova and deposits of local budgets shall reflect the term deposits of the state and other state bodies, the interest for which shall not be calculated.

22. Row 3.3 Deposits of banks shall reflect the term deposits of banks, the interest for which shall not be calculated.

23. Row 3.4 Deposits of non-banking financial institutions shall reflect the term deposits of non-banking financial institutions, the interest for which shall not be calculated.

24. Row 3.5 Deposits of other legal entities shall reflect the deposits of legal entities and deposits of individuals performing entrepreneurial activity and other type of activity on term, the interest for which shall not be calculated, except state bodies, banks and non-banking financial institutions.

25. Row 4.0 Interest-bearing term deposits shall represent the total amount of term deposits, the interest for which shall be calculated by the reporting bank and shall be equal with the sum of rows 4.1 - 4.5 of this report.

26. Row 4.1 Deposits of individuals shall reflect the term deposits of individuals - consumers, the interest for which shall be calculated. *[Items 7-26 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

27. Row 4.2 Deposits of the budget of the Republic of Moldova and deposits of local budgets shall reflect the term deposits of the state and other state bodies, the interest for which shall be calculated.

28. Row 4.3 Deposits of banks shall reflect the term deposits of banks, the interest for which shall be calculated.

29. Row 4.4 Deposits of non-bank financial institutions shall reflect the term deposits of non-banking financial institutions, the interest for which shall be calculated.

30. Row 4.5 Deposits of other legal entities shall reflect the term deposits of legal entities and term deposits of individuals performing entrepreneurial activity or other type of activity, the interest for which shall be calculated, except state bodies, banks and non-bank financial institutions.

31. Row 9.9 Total deposits shall represent the total amount of deposits and shall be equal to the amount of rows 1.0, 2.0, 3.0, and 4.0 of this report.

32. Periodicity of submission of the report - monthly.

[Items 27-32 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

Bank code

ORD 3.11 Calculation of total regulatory capital as
of _____20__

(001 – lei)

No. Section	No.	Indicators	Amount
A	B	C	1
1	0	Tier I capital	
	1	Ordinary shares	
	2	Non-cumulative preferred shares, issued with unlimited term	
	3	Capital surplus	
	4	Undistributed profit and reserves from profit	
	5	Calculated amount but unreserved of allowances for impairment losses on asset and contingent liabilities	
	6	Net intangible assets	
2	0	Tier II capital	
	1	Cumulative and partially cumulative preferred shares with unfixed maturity	
	2	Surplus of capital related to cumulative and partially cumulative preferred shares	
	3	Subordinated debts with unfixed maturity	
	4	Subordinated debts with maturity and preferred shares with limited term	
	5	Revaluation of securities of certain issuers	
	6	Amount of Tier II capital exceeding the amount of Tier I capital	
3	0	Total Tier I capital and Tier II capital	
4	0	Shareholdings in bank's capital	
5	0	Total regulatory capital	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]
[Report form amended by the Decision of the CA of the NBM no.165 of 21.08.2014]

Procedure of compiling the Report on calculation of total regulatory capital

1. This report shall reflect information on total regulatory capital, including each of its components separately, according to the Regulation on risk-weighted capital adequacy, approved by the Decision of the Council of Administration of the National Bank of Moldova no.269 of 17 October 2001 (Official Monitor of the Republic of Moldova no.130 of 26.10.01), including further amendments and completions.

[Item 1 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

2. Row **1.0 Tier I capital** shall reflect the Tier I capital, which is the basic component of the total regulatory capital. The sum of row 1.0 shall be equal with the sum of rows 1.1, 1.2, 1.3 and 1.4 minus the sum of row 1.5 and minus the sum of row 1.6 of this report.

[Item 2 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

a) Row **1.1 Ordinary shares** shall reflect the total amount of ordinary shares outstanding, belonging to bank's shareholders, which represent the difference between the ordinary shares placed and treasury ordinary shares.

Account 3001 and contra account 3005.

b) Row **1.2 Non-cumulative preferred shares, issued with unlimited term** shall reflect the total amount of non-cumulative preferred shares in circulation, issued with unlimited term, belonging to bank's shareholders, which represent the difference between non-cumulative preferred shares placed and non-cumulative treasury preferred shares.

Partially account 3003, partially contra account 3006.

c) Row **1.3 Capital surplus** shall reflect the total amount of funds obtained from the sale of shares at a nominal (fixed) value, included in rows 1.1 and 1.2.

Partially account 3501.

d) Row **1.4 Undistributed profit and reserves from profit** shall reflect the result for the current year, reported result following the distribution of the profit, net income obtain during the reporting period and obtained or increased reserves as a result of distribution of profit.

Accounts 3502, 3504, 3505, 3507 and net income (losses) of the reporting period, contra accounts 3508, 3509, minus partially 1762 (in the amount exceeding the balance of 5991).

[Letter d) amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

e) Row **1.5 Calculated amount but unreserved of allowances for impairment losses on asset and contingent liabilities** shall reflect the result of difference between the allowances for impairment losses on assets and contingent liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially group of account 7210) and funds reserved to cover the losses caused by the assets impairment subject to classification according to the aforementioned Regulation. The amount of this row shall be equal with the amount of row 4.0. of the Report on assets and contingent liabilities classification. If the result is positive, this shall be extracted from the Tier I capital, and if it is negative – it shall be added to the Tier I capital. *[Letter e) amended by the Decision of the CA of the NBM no.165 of 21.08.2014]*

f) Row **1.6 Net intangible assets** shall reflect net intangible assets value held by the bank (patents, licences, trademarks, inventions, software, land use rights, buildings, etc.), which represent the amount of intangible assets minus their depreciation for these assets and allowances for intangible assets impairment.

Accounts 1631, 1632, 1633, contra accounts 1634, 1691, 1822.

[Letter f) amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Letter f) amended by the Decision of the CA of the NBM no.165 of 21.08.2014]

[Letter g) excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

3. Row 2.0 Tier II capital shall reflect the Tier II capital, which is the additional component of the total regulatory capital. The sum of row 2.0 shall be equal with the sum of rows 2.1, 2.2, 2.3, 2.4 and 2.5 minus the sum of row 2.6 of this report. If Tier I capital is negative, this row shall reflect the figure 0 (zero). When calculating the total regulatory capital, Tier II capital shall be limited to 100 % of Tier I capital.

[Item 3 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 3 amended by the Decision of the CA of the NBM no.165 of 21.08.2014]

a) **Row 2.1 Cumulative and partially cumulative preferred shares with unfixed maturity**

shall reflect the cumulative and partially cumulative preferred shares outstanding, which belong to bank's shareholders, representing the difference between cumulative and partially cumulative placed preferred shares and cumulative and partially cumulative treasury preferred share with unfixed maturity.

Partially account 3003, partially contra account 3006.

b) **Row 2.2 Surplus of capital related to cumulative and partially cumulative preferred shares** shall reflect the capital surplus assigned to cumulative and partially cumulative preferred shares, including preferred shares convertible into ordinary shares or into other classes of preferred shares with unfixed maturity. Partially account 3501.

c) **Row 2.3 Subordinated debts with unfixed maturity** shall reflect the total amount of subordinated debt with unfixed maturity, upon the condition that it corresponds to the requirements stipulated in the Regulation on risk-weighted capital adequacy.

Partially accounts from the group of accounts 2820.

d) **Row 2.4 Subordinated debts with maturity and preferred shares with limited term**

shall reflect the total amount of subordinated debts with maturity and preferred shares, redemption and/or conversion of which is provided for by the decision of their issuance, recoverable with a limited term, upon the condition that it corresponds with the requirements stipulated in the Regulation on riskweighted capital adequacy.

Partially accounts 2820, 2830, 3003 (in the amount not exceeding 50% of Tier I capital and in the last five years until maturity, the annual depreciation will be 20%), contra account 3006.

d¹) **Row 2.5 Revaluation of securities of certain issuers** shall reflect net favourable or unfavourable result from revaluation of securities (adjusted with the deferred tax amount related to this result), free of liens, whose issuers are rated not less than A-/A3 by at least one of the agencies Standard & Poor's, Moody's and Fitch-IBCA. At the same time, the issuer-companies are subject to the obligation of being simultaneously residents of countries with the above-mentioned ratings. If the rating assigned to an issuer vary from one agency to another, the rating agency that assigned the lowest rating shall be taken into account.

Partially accounts 3553, 1813, 2813.

[Letter d¹) amended by the Decision of the CA of the NBM no.165 of 21.08.2014]

[Letter d¹) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

e) The result of row **2.6 Amount of Tier II capital exceeding the amount of Tier I capital** shall be obtained from the sum of row 2.1-2.5 minus sum of row 1.0. If the amount of Tier II capital does not exceed the amount of Tier I capital, this row shall indicate the figure 0.

[Letter e) amended by the Decision of the CA of the NBM no.165 of 21.08.2014]

[Letter f) excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

4. Row 3.0 Total Tier I capital and Tier II capital shall reflect the sum of rows 1.0 and 2.0.

5. Row 4.0 Shareholdings in bank's capital shall reflect the shareholdings in other banks' capital, which represent the amount of investment in the capital of banks holding the licence of the National Bank.

Partially accounts 1152, 1162, 1168 (where related to the revaluation of shareholding in the capital of other banks), 1186 (where related to investment in banks), accounts 1561, 1562, 1563, account 1811

(where related to the investments in other banks), minus allowances for respective contingent assets/liabilities impairment, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts of group of accounts 7210).

[Items 4-5 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 5 amended by the Decision of the CA of the NBM no.165 of 21.08.2014]

6. The result of row **5.0 Total regulatory capital** shall be obtained by deducting the rows 3.0 and 4.0.

7. The amount of rows 1.3 and 2.2 shall be equal with the amount reflected in the position 410 of FIN 1 monthly. The amount of row 1.6 shall be equal with the amount reflected in the position 100 of FIN 1 monthly.

8. Periodicity of submission of the report - monthly.

[Item 8 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

ORD 0312
Code form

Bank code

ORD 3.12 Evaluation of risk-weighted capital adequacy

as of ____ 20__

(001 – lei)

No. Section	No.	Indicators	Balance of risk weighted assets
A	B	C	1
1	0	Category Zero percent (0%)	
	1	Cash	
	2	State securities	
	3	Other	
2	0	Category Twenty percent (20%)	
	1	Cash - items in process of collection	
	2	Balance of correspondent accounts and money means placed with banks of the Republic of Moldova and the OECD countries	
	3	Balance of correspondent accounts and money means with term up to 1 year placed with banks of other countries (except the Republic of Moldova and the OECD countries)	
3	0	Category Fifty percent (50%)	
	1	Credits secured by first residential mortgage of the borrower	
	2	Credits granted to the public sector, except the central government and guaranteed credits or secured with securities issued by the government	
4	0	Category Seventy Five percent (75%)	
	1	Credits secured by residential mortgages	
	2	Credits secured by commercial mortgages	
5	0	Category One Hundred percent (100%)	
	1	Lands, premises, equipment	
	2	Other credits	
	3	Balance of correspondent accounts and means with term up to 1 year placed with banks of other countries (except the Republic of Moldova and the OECD countries)	
	4	Other	
6	0	Total Risk Weighted Assets (RWA)	
7	0	Total regulatory capital (TRC)	
8	0	Capital Adequacy (TRC/RWA*100)	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Report form amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Report form amended by the Decision of the CA of the NBM no.55 of 05.03.2015]

Procedure of compiling the Report on evaluation of risk weighted capital adequacy

1. This report shall reflect information on the risk-weighted capital adequacy ratio, calculated according to the Regulation on risk weighted capital adequacy, dividing the assets and contingent liabilities (hereinafter assets) by the risk weight of each asset. Risk weighted assets shall be determined by assigning the bank's assets to one of the risk categories listed below. Each risk category has a specific risk weight. The risk weight assigned to a certain asset determines the percentage of the given asset, which is the denominator in the calculation formula of the risk-weighted capital ratio. Depending of the collateral, credits shall be reflected partially in different risk categories.

[Item 1 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

2. Contingent accounts, before risk-weighting, shall be expressed in equivalents, reflecting credit risk by multiplying balances of contingent accounts by credit conversion ratio, according to the Note to this Report. Subsequently, each transformed category shall be assigned to a risk category depending on the asset type or partner category similarly to the basic structure of the report.

3. Contingent accounts, after credit conversion according to the Note, shall be distributed in the rows below according to the risk that can be assigned in pursuance of the essence of each subcategory (for example, in case of commitments of granting credits with state guarantee, after credit conversion, the commitment is reflected in row 1.3. of the Report and therefore is weighted in the "Category 0%").

4. Past-due assets as defined in the Regulation on assets and contingent liabilities classification, as well as bank's borrower in insolvency process shall be reflected in the "Category 100%".

[Item 4 amended by the Decision of the CA of the NBM no.64 of 04.04.2016]

5. The amount of this report shall be reflected without diminution with the value of the allowances for impairment losses on contingent assets/liabilities subject to classification according to the Regulation on assets and contingent liabilities classification.

6. The shareholding in the capital of other banks, including shareholding in the capital of the bank transmitted into possession/purchased for credits reimbursement and intangible assets shall not be included.

[Item 6 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 6 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

7. Row **1.0 Category Zero percent (0%)** shall reflect the risk-weighted assets with the ratio 0%. The total amount of the category shall be obtained by summing the rows 1.1 – 1.3 and multiplying by 0%.

8. Row **1.1 Cash** shall reflect the total amount of the cash balance, including in foreign currency, monetary value balance, travellers checks, commemorative and jubilee banknotes and coins, reflected in MDL. The amount of this row shall be equal with the amount reflected in the position 011 of FIN 1 monthly.

Accounts 1001, 1002, 1003, 1004, 1005, 1007, 1008.

[Item 8 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

9. Row **1.2 State securities** shall reflect the total amount of the balance related to state securities and securities guaranteed by government authorities of the Republic of Moldova, including state securities confiscated by court to acquit the beneficiary of the credit with the bank, as well as the total amount of balance for all types of bills of exchange (treasury bills), including treasury bills of exchange confiscated by court to acquit the beneficiary of the credit with the bank.

Accounts 1151, 1161, 1182, 1183, 1184, partially 1811, 1818, accounts characteristic for the respective row from the group 1700, partially contra accounts 1156, 1166, 1167, 1192 and 1193 (respectively in the amount of discounts and impairment of state securities reflected in the respective accounts).

[Item 9 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

10. Row 1.3 Other shall reflect the total amount of the balance related to other assets with a 0 percent risk, not reflected in row 1.1 and 1.2, namely the balances of the NBM settlement accounts, including required reserves, NBM liabilities, placements/deposits, credits/loans between central office of the bank and its branches, settlements between branches and central office. It shall be also reflected the total amount of credits granted to the Government of the Republic of Moldova, the part of credits/placements guaranteed with the insurances listed in the Regulation on large exposures.

Accounts 1031, 1036, 1061, partially accounts of the group 1090, 1060, account 1181, 1815 (accounts of the group 1840, 1850, 1860, minus accounts 2840, 2850, 2860, (if the restricted balances of these accounts are debit), partially accounts 1220 - 1530, partially accounts 1153, 1157, 1163, 1168, 1186, 1191, partially contra accounts 1156, 1166, 1167, 1192 and 1193, accounts characteristic for the respective row of group 1700, partially contra accounts for adjusting the asset value at the amortized cost (1236, 1246, 1268, 1296, 1314, 1326, 1343, 1358, 1366, 1378, 1386, 1398, 1416, 1426, 1436, 1446, 1456, 1466, 1476, 1497, 1516, 1535), as well as other accounts which by essence correspond to the description of this subcategory and minus allowances for impairment losses on the respective contingent asset/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Item 10 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 10 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 10 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

11. Row 2.0 Category Twenty Percent (20%) shall reflect all assets with 20 percent risk weight. The total amount of the category shall be obtained by summing the rows 2.1 – 2.3 and multiplying by 20%.

12. Row 2.1 Cash - items in process of collection shall reflect the total amount of the balance of all cash items in the process of collection, including transit and clearing amounts and partially contra accounts for this assets impairment.

Account 1791, partially contra account 1821, 1822.

13. Row 2.2 Balance of correspondent accounts and money means placed with banks of the Republic of Moldova and the OECD countries shall reflect the total amount of the balance related to the correspondent accounts and demand and term placements with the banks of the Republic of Moldova and OECD countries, as well as credits granted to banks of the Republic of Moldova and OECD countries or credits guaranteed by them.

Partially, accounts 1032, 1034, 1062, 1063, 1093-1096, 1099, 1102, 1103, 1105, 1106, 12301530, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra accounts for adjusting the asset value to the amortized cost of these assets (1236, 1246, 1268, 1296, 1314, 1326, 1343, 1358, 1366, 1378, 1386, 1398, 1416, 1426, 1436, 1446, 1456, 1466, 1476, 1497, 1516, 1535, 1881) and minus allowances for impairment losses on the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Item 13 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 13 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Item 11 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

14. Row 2.3 Balance of correspondent accounts and money means with term up to 1 year placed with banks of other countries (except the Republic of Moldova and the OECD countries) shall reflect the total amount of the balance related to the correspondent accounts and short-term placements in banks of other countries (except for OECD countries and the Republic of Moldova), as well as credits granted to them with the maturity less than one year.

Partially accounts 1032, 1034, 1062, 1063, 1093-1096, 1331, 1332, 1341, 1351, 1352, 1354, 1355, 1531, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra account for adjusting the asset value to the amortized cost of these assets (1343, 1358), and minus allowances for

impairment losses on the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Item 14 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

15. Row 3.0 Category Fifty percent (50%) shall reflect all assets with 50 percent risk weight. The total amount of the category shall be obtained by summing the rows 3.1 – 3.2 and multiplying by 50%.

16. Row 3.1 Credits secured by first residential mortgage of the borrower shall reflect the total amount of the balance related to the credits secured by first residential mortgage of the borrower - individual. For the purpose of this report, the credit secured by first residential mortgage represents a credit secured by a residential immovable property for housing and represents a higher priority debt (which satisfaction takes priority over the claims of other mortgage creditors (if any), secured with the property).

Partially accounts – 1290, 1440, 1510, 1532, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra account for adjusting the asset value to the amortized cost of these assets (1296, 1446, 1516, 1535), minus allowances for impairment losses on the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Item 16 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 16 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

17. Row 3.2 Credits granted to the public sector, except the central government and guaranteed credits or secured with securities issued by the government shall reflect the total amount related to the loans granted to the municipalities and other public bodies, as well as credits guaranteed or secured with securities issued by municipalities or other public bodies.

Partially accounts 1230 - 1530, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra account for adjusting the asset value to the amortized cost of these assets (1236, 1246, 1268, 1296, 1314, 1326, 1343, 1358, 1366, 1378, 1386, 1398, 1416, 1426, 1436, 1446, 1456, 1466, 1476, 1497, 1516, 1535) and minus allowances for impairment losses on the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210). *[Item 17 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]*

171. Row 4.0 Category Seventy Five percent (75%) shall reflect all assets with 75% percent risk weight. The total amount of the category shall be obtained by summing the rows 4.1 – 4.2 and multiplying by 75%.

172. Row 4.1 Other credits secured by residential mortgages shall reflect the total amount of the balance of credits secured by residential mortgage, other than those reflected in row 3.1 of this Report. Partially accounts 1230 – 1530, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra account for adjusting the asset value to the amortized cost of these assets (1236, 1246, 1268, 1296, 1314, 1326, 1343, 1358, 1366, 1378, 1386, 1398, 1416, 1426, 1436, 1446, 1456, 1466, 1476, 1497, 1516, 1535), and minus allowances for impairment losses on the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

173. Row 4.2 Credits secured by commercial and industrial mortgage shall reflect the total amount of the balance of credits secured by commercial and industrial mortgage.

Partially accounts 1230 - 1530, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra account for adjusting the asset value to the amortized cost of these assets (1236, 1246, 1268, 1296, 1314, 1326, 1343, 1358, 1366, 1378, 1386, 1398, 1416, 1426, 1436, 1446, 1456, 1466, 1476, 1497, 1516, 1535), and minus allowances for impairment losses on the respective contingent

assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Items 17¹ – 17³ supplemented by the Decision of the NBM no.55 of 05.03.2015]

18. Row 5.0 Category One Hundred percent (100%) shall reflect all the assets with 100 percent risk weight. The total amount of the category shall be obtained by summing the rows 4.1 - 4.4.

[Item 18 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

19. Row 5.1 Lands, premises, equipment shall reflect the balance of the long-term tangible assets (fix assets) minus impairment and their amortisation. The amount of this row shall be equal with the amount reflected in the position 091 of FIN 1 monthly.

Group of accounts 1600, contra accounts 1611, 1683-1689.

20. Row 5.2 Other credits shall reflect the total amount of the balance related to the current loans granted to the private sector and commercial companies of the public sector, which were not reflected above, as well as the total amount of the balance related to credits and placements classified as past-due as defined in the Regulation on assets and contingent liabilities classification and which are not the object of the insurances listed in the Regulation on large exposures, and placements (overnight and term) with the reimbursement term, stipulated in the legal document concluded between the parties, expired. In this row, the pledged deposits with banks shall be also reflected.

Partially accounts 1062, 1063, 1070, 1090, partially accounts 1220 - 1530, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra account for adjusting the asset value to the amortized cost of these assets (1236, 1246, 1268, 1296, 1314, 1326, 1343, 1358, 1366, 1378, 1386, 1398, 1416, 1426, 1436, 1446, 1456, 1466, 1476, 1497, 1516, 1535, 1881), and other accounts which by essence correspond to the definition of credit stipulated in Article 3 of the Law on financial institutions minus allowances for impairment losses on the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Item 20 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 20 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

21. Row 5.3 Balance of correspondent accounts and money means with term up to 1 year placed with banks of other countries (except the Republic of Moldova and the OECD countries) shall reflect the placements with banks other than OECD and credit granted to them with maturity up to 1 year, as well as banks in the insolvency process.

Partially accounts 1032, 1034, 1102-1106, 1352, 1353, 1355, 1356, 1531, accounts characteristic for the respective row from the group 1700, as well as other accounts that by essence correspond to the description of this subcategory, partially contra account for adjusting the asset value to the amortized cost of these assets (1358, 1535), minus allowances for impairment losses on the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Item 21 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 21 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

22. Row 5.4 Other shall reflect the total amount of the balance related to the assets with 100 percent risk weight, not reflected in the above-mentioned rows, which shall include investments in commercial companies of the private sector, assets transmitted into possession/ purchased for credits and debts reimbursement, investment property, stock of commodities and materials, anticipated expenses etc.

Accounts 1154, 1155, 1164, 1165, 1185, 1551, 1552, 1660 (minus 1692), 1670, 1760, 1792, 1793, 1797, partially accounts 1152, 1153, 1157, 1162, 1163, 1168, 1186, 1191, 1561, 1562, 1563, contra account 1553, partially contra account 1156, 1166, 1167, 1192, 1193, 1821, 1822, 1881, accounts 1800 (account 1811 and 1818 partially, and account 1815 shall not be included), as well as other accounts that essentially correspond to the description of this subcategory, accounts characteristic to the respective row from the group 1700, minus allowances for impairment losses on

the respective contingent assets/liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group 7210).

[Item 22 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Item 22 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 22 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

23. The result of the row **5.0 Total Risk Weighted Assets (RWA)** shall be obtained by summing the rows 1.0, 2.0, 3.0, 4.0 and 5.0 of this Report.

24. Row **7.0 Total Regulatory Capital (TRC)** shall reflect the sum of total regulatory capital obtained from the Report on calculation of total regulatory capital (row 5.0).

25. Row 8.0 Capital Adequacy ($RC/RWA \times 100$) shall reflect the number obtained as a result of dividing the amount of row 7.0 to the amount of row 6.0 and multiplying by 100.

26. Periodicity of submission of the report - monthly.

[Item 26 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Items 18 -25 amended by the Decision of the NBM no.55 of 05.03.2015]

***Note:**

Contingent accounts, representing a risk for the bank, are also assigned to a risk category as the balance sheet accounts. Before applying the risk-weighting, the contingent accounts are reduced with the amount of the allowances actually formed for their losses, the factor of credit transforming shall be applied and further, each account is assigned with a risk-weight according to the type of assets or depending on the risk that can be assigned to the partner. Sale and repurchase commitments, sale of securities with regression right, where the credit risk remains with the bank, shall be risk weighted depending on the securities type, but not on the customer type with whom the transaction has been concluded.

Credit conversion factors

Instruments	Factors
Direct credit substitutes, for example, general indebtedness guarantees serving as financial guarantee for credits and securities, and acceptances (including endorsements of acceptance). Partially accounts 6501, 6701, 6702, 6802, 6803, 6804.	100%
Sale and repurchase commitments, sale of securities with regression right where the credit risk remains with the bank (for instance, REPO). Partially accounts 6202, 6601.	100%
Additional commitments related to certain transactions (for instance, guarantees to a business contract, guarantees-proposals, warranties, and standby letters of credit related to particular transactions). Partially accounts 6501, 6701, 6702.	50%
Note issuance facilities (NIFs) and underwriting facilities (UFs). Partially accounts 6601, 6701, 6702.	50%
Other liabilities (for instance, reserve liabilities, commitments to place deposits, letters of credit within the credit lines and credit lines). Partially accounts 6601, 6603, 6501.	50%
Short-term self-liquidating trade letters of credit (letter of credit covered by commodity). Partially account 6501.	20%
Commitments as those above that are unconditionally cancellable at any time. Partially the aforementioned accounts.	0%

[Note amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

ORD 0313
Code form

Bank code

ORD 3.13 Long-term liquidity (Principle I)
as of ____ 20__

(001 – lei)

No. Section	No.	Indicators	Amount
A	B	C	1
1	0	Assets with the remaining term to reimbursement of two years and more (A)	
	1	Credits granted to banks and placements in other banks with the remaining term until reimbursement of 2 years and more	
	2	Credits and prepayments granted to customers with the remaining term until reimbursement of 2 years and more	
	3	Financial lease with the remaining term until reimbursement of 2 years and more	
	4	Shareholding in the capital of legal entities (including banks) with the remaining term until reimbursement of 2 years and more	
	5	Financial assets held to maturity with the remaining term until reimbursement of 2 years and more	
	6	Tangible assets	
	7	Minus calculated amount of the allowances for asset losses, differences from revaluation and depreciation of tangible assets	
2	0	Financial resources (L)	
	1	Total regulatory capital	
	2	Liabilities obtained from banks and liabilities obtained from customers with the remaining term until reimbursement of 2 years and more	
	3	50% of liabilities obtained from banks and liabilities obtained from customers with the remaining term until reimbursement from 1 to 2 years	
	4	10% of demand liabilities obtained from customers	
	5	Savings deposits of individuals with the remaining term until reimbursement of 2 years and more	
	6	60% of savings deposits of individuals with the remaining term until reimbursement from 1 to 2 years	
	7	30% of demand savings deposits of individuals with the remaining term until reimbursement up to 1 year	
	8	Outstanding bonds and other securities issued by the bank with a remaining maturity of 2 years and more	
	9	50 % of outstanding bonds and other securities issued by the bank with a remaining maturity of up to 2 years	
	10	60 % of the reserves for the pensions of bank's employees	
3	0	$K_{PI} = A / L$	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Bank code

(001 – lei)

[illegible]

3.1	Debt instruments						90%					
3.2	Credit and advances						90%					

4.0	FINANCIAL ASSETS HELDFOR-TRADING	X	X	X	X	X	X	X	X	X	X	X
4.1	Equity instruments <i>(listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>						50%					
4.2	Debt instruments with residual maturity up to one year, inclusively <i>(issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>					X	95%					X
4.3	Debt instruments with the residual maturity greater than one year <i>(issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>	X	X	X	X		90%	X	X	X	X	
4.4	Credit and advances						100%					
4.5	Other equity instruments <i>(listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>						60%					

5.0	FINANCIAL ASSETS DESIGNATED ON INITIAL RECOGNITION AS AT FAIR VALUE THROUGH	X	X	X	X	X	X	X	X	X	X	X
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	PROFIT OR LOSS											
5.1	Equity instruments <i>(listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>						50%					
5.2	Debt instruments with residual maturity up to one year, inclusively <i>(issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>					X	95%					X
5.3	Debt instruments with the residual maturity greater than one year <i>(issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>	X	X	X	X		90%	X	X	X	X	
5.4	Credit and advances						100%					
5.5	Other equity instruments <i>(listed on a stock exchange of countries from Zone A or from the Republic of Moldova)</i>						60%					

7.1	Debt instruments with residual maturity up to one year, inclusively (<i>issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova</i>)					X	95%					X
7.2	Debt instruments with the residual maturity greater than one year (<i>issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or from the Republic of Moldova</i>)	X	X	X	X		90%	X	X	X	X	
7.3	Credit and advances						100%					
7.4	Other equity instruments (<i>listed on a stock exchange of countries from Zone A or from the Republic of Moldova</i>)						60%					
8.0	OTHER FINANCIAL ASSETS						90%					
9.0	DEBIT CONTINGENT LIABILITIES	X	X	X	X	X	X	X	X	X	X	X
9.1	Liabilities to receive credits, deposits from banks						100%					
9.2	Irrevocable and unconditional financial guarantees from banks						100%					
10.0	Amounts to be received in connection with financial derivatives	X	X	X	X	X	X	X	X	X	X	X
10.1	Financial assets at fair value through profit or loss						100%					

2.1	Deposits						100%					
2.2	Debt bonds						100%					
2.3	Other financial liabilities						100%					
3.0	FINANCIAL LIABILITIES DESIGNATED AS AT FAIR	X	X	X	X	X	X	X	X	X	X	X

	VALUE THROUGH PROFIT OR LOSS											
3.1	Deposits						100%					
3.2	Debt bonds						100%					
3.3	Other financial liabilities						100%					
4.0	FINANCIAL LIABILITIES MEASURED AT AMORTISED COST	X	X	X	X	X	X	X	X	X	X	X
4.1	Demand and term deposits of customers						100%					
4.2	Demand deposits of customers						40%					
4.3	Term deposits of customers, of which:	X	X	X	X	X	X	X	X	X	X	X
4.3.1	term deposits of customers, with the application of the adjustment coefficient of 5%		X	X	X	X	5% of total deposits on the first maturity band		X	X	X	X
4.3.2	term deposits of customers, with the application of the adjustment coefficient of 15%						15% on each maturity band					
4.4	Financial liabilities related to savings deposits						100%					
4.5	Debt bonds						100%					
4.6	REPO agreements and Lombard facilities						100%					
4.7	Other financial liabilities measured at amortised cost						100%					

5.0	OTHER FINANCIAL LIABILITIES						100%					
6.0	CREDIT CONTINGENT LIABILITIES	X	X	X	X	X	X	X	X	X	X	X
6.1	Liabilities to grant credits to banks						100%					
6.2	Irrevocable and unconditional						100%					
	financial guarantees to banks											
7.0	Amounts to be paid in connection with financial derivatives	X	X	X	X	X	X	X	X	X	X	X
7.1	Financial liabilities at fair value through profit or loss						100%					
7.2	Financial derivatives recorded in contingent accounts						100%					
8.0	TOTAL	X	X	X	X	X	X					

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Bank code

ORD 3.13.D Liquidity on maturity bands (Principle III) as
of ____ 20__

No.	Name	Adjusted values				
		up to a month, inclusively	between 1 month and 3 months, inclusively	between 3 months and 6 months, inclusively	between 6 months and 12 months, inclusively	over 12 months
A	B	1	2	3	4	5
1.	Actual liquidity					
2.	Required liquidity					
3.	Liquidity surplus					
4.	Adjusted actual liquidity					
5.	Principle III					

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Procedure of compiling the Report on long-term liquidity (Principle I) and liquidity on maturity bands (Principle III)

Chapter I Long-term liquidity (Principle I)

1. Report ORD 3.13 A Long-term liquidity (Principle I) shall reflect information on bank's liquidity, assessed in accordance with the Regulation on bank's liquidity.

[Item 1 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

2. The amounts in this report shall be reflected without the calculated interest and shall not be diminished with the amounts on contra accounts related to value at amortised cost and value of allowances for impairment losses on assets/liabilities, which are subject to classification according to the Regulation on assets and contingent liabilities classification.

3. Row 1 PRINCIPLE I (long-term liquidity):

a) Row **1.0 Assets with the remaining term to reimbursement of two years and more (A)** shall reflect all bank's assets with the remaining term until reimbursement of 2 years and more. The sum of this row shall be equal to the sum of rows 1.1 - 1.6 minus row 1.7.

b) Row **1.2 Credits granted to banks and placements in other banks with the remaining term until reimbursement of 2 years and more** shall reflect the sum of all credits granted to other banks and placements with other banks with the repayment term of up to two years and more.

Partially accounts 1102, 1103, 1105, 1106, 1111, 1352, 1353, 1355, 1356.

c) Row **1.2 Credits and prepayments granted to customers with the remaining term until reimbursement of 2 years and more** shall reflect the sum of all credits (excluding credits

granted to other banks) and prepayments to customers with the remaining term until reimbursement of 2 years and more.

Partially accounts 1232, 1233, 1242, 1243, 1262, 1263, 1266, 1267, 1292, 1293, 1312, 1313, 1322, 1323, 1362, 1363, 1372, 1373, 1375, 1376, 1382, 1383, 1392, 1393, 1395, 1396, 1412, 1413, 1422, 1423, 1432, 1433, 1442, 1443, 1452, 1453, 1462, 1463, 1472, 1473, 1493, 1494, 1495, 1496, 1513, 1514.

[Letters a)-c) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

d) Row **1.3 Financial lease with the remaining term until reimbursement of 2 years and more** shall reflect the sum of finance lease receivables with the remaining term to reimbursement of 2 years and more.

Partially accounts 1531, 1532.

e) Row **1.4 Shareholding in the capital of legal entities (including banks) with the remaining term until reimbursement of 2 years and more** shall reflect the sum of all shareholdings in the capital of other banks, investments in subsidiaries, associates, joint ventures with remaining term until reimbursement of 2 years and more.

Partially accounts 1162, 1168, 1186, group of accounts 1560.

[Letter e) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

f) Row **1.5 Financial assets held to maturity with the remaining term until reimbursement of 2 years and more** shall reflect the sum of all securities held to maturity, purchased in bank's portfolio and held to their repayment with their remaining term to maturity of 2 years and more.

Partially accounts 1183, 1184, 1185, 1186.

g) Row **1.6 Tangible assets** shall reflect the sum of all investment properties and fixed assets.

[Letter g) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Account 1552, group of accounts 1600 (except contra account 1611).

h) Row **1.7 Minus calculated amount of the allowances for asset losses, differences from revaluation and depreciation of tangible assets** shall reflect the calculated amount of the allowances for losses on assets and contingent liabilities, calculated according to the Regulation on assets and contingent liabilities classification (partially accounts from the group of accounts 7210), depreciation of tangible assets and revaluation of assets referred to in rows 1.1 - 1.6.

Accounts 1680 (except 1691 and 1692), contra accounts 1553 (partially), 1611, 1672, account 3551, partially 3553, the calculated amount for losses on the assets reflected in rows 1.1 - 1.5.

[Letter h) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Letter h) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Letter i) excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

j) Row **1.2 Financial resources (L)** shall reflect the sum of all the financial resources with the remaining term until reimbursement of 2 years and more and a part of the financial resources with the remaining term until reimbursement of up to 2 years. The sum of this line shall be equal to the sum of lines 2.1-2.10. *[Letter j) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

k) Row **2.1 Total regulatory capital** shall reflect the amount of total regulatory capital, determined in accordance with the Regulation on risk-weighted capital adequacy.

l) Row **2.2 Liabilities obtained from banks and liabilities obtained from customers with the remaining term until reimbursement of 2 years and more** shall reflect the sum of loans, credits, deposits received from banks, individuals and legal entities with the remaining term until reimbursement of 2 years and more. This row shall not reflect the savings deposits of individuals.

Partially accounts 2093, 2094, 2097, 2098, 2103, 2104, 2113, 2114, 2123, 2124, 2212, 2213, 2215, 2216, 2312, 2313, 2314, 2315, 2343, 2344, 2348, 2349, 2362, 2363, 2365, 2366, 2368, 2369, 2372, 2373, 2375, 2376, 2382, 2383, 2385, 2386, 2412, 2413, 2415, 2416, 2422, 2423, 2425, 2426, 2432, 2433, 2435, 2436, 2530, 2542, 2545, 2562, 2563.

m) The sum of row **2.3 50% of liabilities due to banks and liabilities due to customers (excluding savings deposits of individuals) with a remaining maturity from 1 to 2 years** shall be obtained by multiplying the amount of loans, credits, deposits received from banks, individuals and legal entities with the remaining term until reimbursement from 1 to 2 years by 50%. This row shall not reflect the savings deposits of individuals.

Partially accounts 2093, 2094, 2097, 2098, 2103, 2104, 2113, 2114, 2123, 2124, 2212, 2213, 2215, 2216, 2312, 2313, 2314, 2315, 2343, 2344, 2348, 2349, 2362, 2363, 2365, 2366, 2368, 2369, 2372, 2373, 2375, 2376, 2382, 2383, 2385, 2386, 2412, 2413, 2415, 2416, 2422, 2423, 2425, 2426, 2432, 2433, 2435, 2436, 2530, 2542, 2545, 2562, 2563.

n) The sum of row **2.4 10% of demand liabilities due to customers** shall be obtained by multiplying the amount of demand deposits with and without interest from customers with 10%. This row shall not reflect the savings deposits of individuals.

Accounts from the group of accounts 2250 (except 2231, 2234), 2250 (except 2265), 2291, 2310 (except 2311).

o) Row **2.5 Savings deposits of individuals with the remaining term until reimbursement of 2 years and more** shall reflect the sum of savings deposits of individuals with the remaining term to reimbursement of 2 years and more.

Partially account 2311.

p) The sum of row **2.6 60% of savings deposits of individuals with the remaining term until reimbursement from 1 to 2 years** shall be obtained by multiplying the amount of savings deposits of individuals with the remaining term until reimbursement from 1 to 2 years by 60%.

Partially account 2311.

q) The sum of row **2.7 30% of demand savings deposits of individuals with the remaining term until reimbursement up to 1 year** shall be obtained by multiplying the amount of savings deposits of individuals on demand with the remaining term until reimbursement of up to 1 years by 30%.

Partially account 2311.

r) Row **2.8 Outstanding bonds and other securities issued by the bank with a remaining maturity of 2 years and more** shall reflect the sum of all receivables, bills of exchange and other securities issued by the bank with the remaining term until reimbursement of 2 years and more.

Partially accounts 2181, 2183, accounts 2820 and 2830 (in the amount not included in total regulatory capital).

[Letter r) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

s) The sum of row **2.9 50 % of outstanding bonds and other securities issued by the bank with a remaining maturity of up to 2 years** shall be obtained by multiplying the sum of receivables, bills of exchange and other securities issued by the bank with the remaining term until reimbursement of up to 2 years by 50%.

Partially accounts 2181, 2183, 2820 (in the amount not included in total regulatory capital), 2830.

t) The sum of row **2.10 60% of the provisions for pensions of bank's employees** shall be obtained by multiplying the sum of reserves formed by the bank for the payment of employees' pensions by 60%.

w) The result of row **3.0. $K_{PI} = A/L$** shall be obtained by dividing the sum of row 1.0 to the sum of row 2.0. *[Letter w) amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

Chapter II Actual liquidity - financial assets and contingent liabilities

4. Report **ORD 3.13 B** Actual liquidity shall reflect information on bank's liquidity, determined in accordance with the Regulation on bank's liquidity, where related to assets and contingent liabilities taken into account for the calculation of actual liquidity by maturity bands. Assets and contingent

liabilities shall not be taken into account when determining the actual liquidity, which maturity was prolonged 2 times and more, and in the case of assets guaranteed by pledged deposits, it shall not be taken into account the part guaranteed as such.

5. Columns 1-5 shall reflect the carrying amount of assets and contingent liabilities broken down by maturity bands.
6. Column 6 shall reflect the adjustment coefficient.
7. Columns 7-11 shall reflect the value of assets and contingent liabilities by maturity bands with the respective adjustment coefficient.
8. Row **1.0 Cash** shall reflect the cash on hand in national currency and foreign currency of the bank, including its branches and secondary offices. This row shall also reflect the categories of cash en route, in ATMs and other devices of the bank, and other cash items, travellers checks purchased for sale, commemorative and jubilee banknotes and coins.

Accounts from the group of accounts 1000.

9. Section 2.0. Interbank operations shall reflect information on "Nostro" accounts, funds placed and overnight credits, term placements with banks and credits granted to banks.
10. Row 2.1 "Nostro" accounts shall reflect the balance of funds in "Nostro" account with the National Bank of Moldova and other banks (in national currency and foreign currency), and the funds reserved with the NBM for cash operations.

Accounts of group 1030, the corresponding part of accrued interest and other income of the respective accounts of group 1700 and the corresponding part of allowance for impairment of the respective assets and related payments of group 1820.

11. Row 2.2 Placements and overnight credits shall reflect the funds placed overnight with the National Bank of Moldova, banks - unrelated parties and banks - related parties and overnight credits granted to banks.

Accounts of group 1060 and 1330, the corresponding part of accrued interest and other income of the respective accounts of group 1700 and the corresponding part of allowance for impairment of the respective assets and related payments of group 1820.

12. Row 2.3 Term placements with banks and credits granted to banks shall reflect the funds placed on term with other banks, temporary overdrafts, credits granted to banks and receivables for financial lease (it shall be taken into account the placements and credits for which no late payments are recorded, and those for which no late payments of interest and/or principal repayment of up to 7 days inclusively are recorded).

Accounts of group of accounts 1090 (except account 1111), 1340, 1350, 1531, the corresponding part of accrued interest and other income of the respective accounts of group 1700, the corresponding part of the amounts that adjust the value of the respective assets to the amortised cost from the accounts designated for the record-keeping of such amounts corresponding to each group of accounts, the corresponding part of allowance for impairment of the respective assets and related payments of the accounts designated for the record-keeping of such allowance corresponding to each group of accounts.

13. Section 3.0. Operations with customers shall reflect information on loans granted and receivables to bank customers.
14. Row 3.1 Debt instruments shall reflect other credits granted to legal entities or individuals who practice entrepreneurial activity, which are not reflected in other separate groups of accounts (it shall be taken into account the debt instruments for which no late payments are recorded, and those for which no late payments of interest and/or principal repayment of up to 30 days inclusively are recorded).

Accounts 1493, 1495, the corresponding part of accrued interest and other income of the respective accounts of group 1700, the corresponding part of the amounts that adjust the value of the respective assets to the amortised cost from the account 1497 and the corresponding part of allowance for impairment of the respective assets and related payments from account 1499, partially accounts 1814, 1821.

- 15.** Row 3.2 Credit and advances shall reflect credit and advances (except those granted to other banks) (it shall be taken into account the credit and advances for which no late payments are recorded, and those for which late payments of interest and/or principal repayment of up to 30 days inclusive are recorded).

Accounts of group of accounts 1220, 1230, 1240, 1260, 1290, 1310, 1320, 1360, 1370, 1380, 1390, 1410, 1420, 1430, 1440, 1450, 1460, 1470, 1490 (except accounts 1493, 1495), 1510, 1530 (except account 1531), partially accounts 1803, 1805, 1816, 1818, the corresponding part of the amounts that adjust the value of the respective assets to the amortised cost from the accounts designated for the record-keeping of such amounts corresponding to each group of accounts, the corresponding part of allowance for impairment of the respective assets and related payments of the accounts designated for the recordkeeping of such allowance corresponding to each group of accounts and the corresponding part of accrued interest and other and other income of the respective accounts of group 1700.

- 16.** Section 4.0. Financial assets held-for-trading shall reflect information on equity instruments, debt instruments, credit and advances held by the bank for trading.

- 17.** Row 4.1 Equity instruments shall reflect the shares and shareholdings held by the bank for trading (listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

Partially accounts 1152, 1155, 1156, 1157, 1711, 1808.

- 18.** Row 4.2 Debt instruments with residual maturity up to one year, inclusively shall reflect the financial assets held-for-trading and with the residual maturity up to one year, inclusively (issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or or from the Republic of Moldova).

Partially accounts 1151, 1153, 1155, 1156, 1157, 1711, 1814.

- 19.** Row 4.3 Debt instruments with the residual maturity greater than one year shall reflect financial assets held-for-trading and with the residual maturity greater than one year (issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

- 20.** Partially accounts 1151, 1153, 1155, 1156, 1157, 1711, 1814. Row 4.4 Credit and advances shall reflect credit and advances acquired from other entities for re-sale purposes (it shall be taken into account the credit and advances for which no late payments are recorded, and those for which late payments of interest and/or principal repayment of up to 30 days inclusive are recorded).

Partially accounts 1153, 1157, 1711.

- 21.** Row 4.5 Other debt instruments shall reflect financial assets other than those referred to in item 4.2 - 4.3 (listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

Partially accounts 1153, 1155, 1156, 1157, 1711, 1814.

- 22.** Section 5.0. Financial assets as at fair value through profit or loss shall reflect information on equity instruments, debt instruments, credit and advances designated on initial recognition as at fair value through profit or loss.

- 23.** Row 5.1 Equity instruments shall reflect the shares and shareholdings designated on initial recognition as at fair value through profit or loss (listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

Partially accounts 1152, 1155, 1156, 1157, 1711, 1808.

- 24.** Row 5.2 Debt instruments with residual maturity up to one year, inclusively shall reflect financial assets designated on initial recognition as at fair value through profit or loss and with the residual maturity up to one year, inclusively (issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or or from the Republic of Moldova).

Partially accounts 1151, 1153, 1155, 1156, 1157, 1711, 1814.

- 25.** Row 5.3 Debt instruments with residual maturity greater than one year shall reflect financial assets designated on initial recognition as at fair value through profit or loss and with the residual maturity greater than one year (issued or guaranteed by government bodies from countries from

Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or or from the Republic of Moldova).

Partially accounts 1151, 1153, 1155, 1156, 1157, 1711, 1814.

- 26.** Row 5.4 Credit and advances shall reflect credit and advances (except those granted to other banks) designated on initial recognition as at fair value through profit or loss (it shall be taken into account the credit and advances for which no late payments are recorded, and those for which late payments of interest and/or principal repayment of up to 30 days inclusive are recorded).

Partially accounts 1153, 1157, 1711.

- 27.** Row 5.5 Other debt instruments shall reflect debt instruments other than those referred to in item 5.2 - 5.3 (listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

Partially accounts 1153, 1155, 1156, 1157, 1711, 1814.

- 28.** Section 6.0. Financial assets available-for-sale shall reflect information on equity instruments, debt instruments, credit and advances held by the bank and available for sale.

- 29.** Row 6.1 Equity instruments shall reflect the shares and shareholdings held by the bank and available for sale (listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

Partially accounts 1162, 1165, 1166, 1167, 1168, 1561, 1562, 1563, 1712, 1808, 1811, 1820, 1881.

- 30.** Row 6.2 Debt instruments with residual maturity up to one year, inclusively shall reflect availablefor-sale financial assets and with the residual maturity of up to one year, inclusively (issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or or from the Republic of Moldova). Partially accounts 1161, 1163, 1165, 1166, 1167, 1168, 1712, 1811, 1814, 1820, 1881.

- 31.** Row 6.3 Debt instruments with the residual maturity greater than one year shall reflect financial asses available for sale and with the residual maturity greater than one year (issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

Partially accounts 1161, 1163, 1165, 1166, 1167, 1168, 1712, 1811, 1814, 1820, 1881.

- 32.** Row 6.4 Credit and advances shall reflect credit and advances (it shall be taken into account the credit and advances for which no late payments are recorded, and those for which late payments of interest and/or principal repayment of up to 30 days inclusive are recorded).

Partially accounts 1163, 1167, 1168, 1712, 1818, 1820, 1881.

- 33.** Row 6.5 Other debt instruments shall reflect debt instruments other than those referred to in item 6.2 - 6.3 (listed on a stock exchange of countries from Zone A or from the Republic of Moldova).

Partially accounts 1163, 1165, 1166, 1167, 1168, 1712, 1814, 1820, 1881.

- 34.** Section 7.0 Financial assets held-to-maturity shall reflect information on debt instruments, credit and advances designated on initial recognition and financial instruments held-to-maturity.

- 35.** Row 7.1 Debt instruments with residual maturity up to one year, inclusively, shall reflect financial assets from the portfolio of those held-to-maturity or for investment purposes with residual maturity up to one year, inclusively (issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or or from the Republic of Moldova).

Partially accounts 1181, 1182, 1183, 1184, 1186, 1191, 1192, 1193, 1713, 1814, 1820, 1881.

- 36.** Row 7.2 Debt instruments with residual maturity greater than one year shall reflect financial assets from the portfolio of those held-to-maturity or for investment purposes with residual maturity up to one year, inclusively (issued or guaranteed by government bodies from countries from Zone A or from the Republic of Moldova, listed on a stock exchange of countries from Zone A or or from the Republic of Moldova).

Partially accounts 1181, 1182, 1183, 1184, 1186, 1191, 1192, 1193, 1713, 1814, 1820, 1881.

37. Row 7.3 Credit and advances shall reflect credit and advances held to maturity (it shall be taken into account the credit and advances for which no late payments are recorded, and those for which late payments of interest and/or principal repayment of up to 30 days inclusive are recorded).

Partially accounts 1186, 1193, 1713, 1820.

38. Row 7.4 Other debt instruments shall reflect debt instruments other than those referred to in item 7.1 - 7.2 (listed on a stock exchange of countries from Zone A or from the Republic of Moldova). Partially accounts 1181, 1182, 1183, 1184, 1186, 1191, 1192, 1193, 1713, 1814, 1820, 1881.

39. Row 8.0 Other financial assets shall reflect financial assets that were not reflected in the rows above.

Partially accounts 1804, 1805, 1806, 1815, 1818 and other accounts reflecting financial assets and that were not reflected in the rows above, the corresponding part of allowance for impairment of the respective assets and related payments from group 1820, partially 1881.

40. Section 9.0. Debit contingent liabilities shall reflect information on the liability of the bank to accept credits/deposits, irrevocable and unconditional financial guarantees received from banks.

41. Row 9.1 Liabilities to receive credits, deposits from banks shall reflect the liabilities of the bank to accept credits/deposits. Partially accounts 6201, 6203.

42. Row 9.2 Irrevocable and unconditional financial guarantees from banks shall reflect the guarantees received, amounts deposited to guarantee the execution of an obligation by the debtor, and the debt assignments received by the bank by applying the Ke coefficient, determined in accordance with the requirements of the Regulation on bank's liquidity.

Partially accounts 6231, 7121.

43. Section 10.0 Amounts to be received in connection with financial derivatives shall reflect the amounts to be received by the bank from operations with financial derivatives.

44. Row 10.1 Financial assets at fair value through profit and loss shall reflect information on financial assets designated on initial recognition as at fair value through profit or loss and accrued interest (discount/premium) to be received from operations with financial derivatives.

Partially accounts 1153, 1156, 1157, 1755, 1871, 1872, 1873.

45. Row 10.2 Financial derivatives recorded in contingent accounts shall reflect information on financial derivatives recorded in contingent accounts and interest (discount/premium) to be received from the respective operations.

Partially accounts from the group of accounts 6100, 6200 and 6120.

46. Row 11.0 Total shall reflect the sum of rows 1.1 - 10.2 for each column 7 - 11, inclusively.

Chapter III Required liquidity - financial liabilities and contingent liabilities

47. Report **ORD 3.13 C** Required liquidity shall reflect information on bank's required liquidity, determined in accordance with the Regulation on bank's liquidity, where related to financial liabilities and contingent liabilities taken into account for the calculation of liquidity needs by maturity bands, with the assignment of the appropriate adjustment coefficient. Pledged deposits for bank's exposures shall not be included in the calculation of required liquidity. For the contingent liabilities secured by collateral in the form of cash deposits, registered with the bank, it shall not be considered the part guaranteed as such.

48. Section 1.0 Interbank financial liabilities shall reflect information on funds of correspondent banks, interbank deposits, loans from banks.

49. Row 1.1 "Loro" accounts and overdrafts on "Nostro" accounts shall reflect the funds of correspondent banks on "Loro" accounts and permitted overdrafts on their "Nostro" accounts.

Accounts of group 2030, partially accounts of group 2700 (related to "Loro" accounts), partially account 2881 (related to "Loro" accounts).

50. Row 1.2 Interbank deposits shall reflect the deposits received from banks on a certain term or overnight and with a defined interest rate.

Partially accounts from the group of accounts 2070 (where related to guarantees used outside the bank), accounts from the groups of accounts 2330, 2340, the corresponding part of accrued interest to be paid to the respective accounts from group 2700, partially account 2881.

51. Row 1.3 Interbank loans shall reflect the loans from banks, including overnight loans.

Accounts from the groups of accounts 2060, 2090, 2530 (except for the account 2532), the corresponding part of accrued interest to be paid to the respective accounts from group 2700, partially account 2881.

52. Section 2.0 Financial liabilities held-for-trading shall reflect information on deposits, debt bonds, other financial liabilities held-for-trading.

53. Row 2.1 Deposits shall reflect the financial liabilities in the form of deposits held-for-trading. Partially accounts 2571, 2573.

54. Row 2.2 Debt bonds shall reflect the financial liabilities in the form of debt bonds held-for-trading. Partially accounts 2571, 2573.

55. Row 2.3 Other financial liabilities shall reflect financial liabilities that were not reflected in rows 2.1 - 2.2.

Partially accounts 2571, 2573.

56. Section 3.0 Financial liabilities designated as at fair value through profit or loss shall reflect information on deposits, debt bonds, other financial liabilities designated as at fair value through profit or loss.

57. Row 3.1 Deposits shall reflect financial liabilities in the form of deposits designated as at fair value through profit or loss.

Partially accounts 2572, 2573.

58. Row 3.2 Debt bonds shall reflect financial liabilities in the form of deposits designated as at fair value through profit or loss. Partially accounts 2572, 2573.

59. Row 3.3 Other financial liabilities shall reflect financial liabilities that were not reflected in rows 3.1 - 3.2.

Partially accounts 2572, 2573.

60. Section 4.0 Financial liabilities measured at amortised cost shall reflect information on deposits, debt bonds, other financial liabilities measured at amortised cost.

61. Row 4.1 Demand and term deposits of customers shall reflect financial liabilities in the form of demand and term deposits of customers measured at amortised cost with high liquidity risk for the bank and/or if the bank records a deficit of reserves or the level of at least one of capital indicators is below the minimum requirement level.

Partially accounts of groups of accounts 2210, 2220, 2250, 2360, 2370, 2380, 2410, 2420, 2430, 2540, 2560, the corresponding part of accrued interest to be paid to the respective accounts of group 2700, partially account 2881.

62. Row 4.2 Demand deposits of customers shall reflect financial liabilities in the form of demand deposits of customers measured at amortised cost without high risk of liquidity for the bank and/or if the bank does not record a deficit of reserves or none of the capital indicator is below the minimum requirement level.

Partially accounts of groups of accounts 2220, 2250, the corresponding part of accrued interest to be paid to the respective accounts from group 2700, partially account 2881.

63. Row 4.3 Term deposits of customers shall reflect financial liabilities in the form of term deposits measured at amortised cost without a high risk of liquidity for the bank and/or if the bank does not record a deficit of reserves or none of the capital indicator is below the minimum requirement level.

Partially accounts of groups of accounts 2210, 2360, 2370, 2380, 2410, 2420, 2430, 2540, 2560, the corresponding part of accrued interest to be paid to the respective accounts of group 2700, partially account 2881.

64. Row 4.4 Financial liabilities related to savings deposits shall reflect the savings deposits of individuals, individuals performing an activity, legal entities, non-bank financial sector and noncommercial organisations.

Accounts of group of accounts 2310, account 2722, partially account 2881.

65. Row 4.5 Debt bonds shall reflect the securities issued by the bank as financial debt instruments measured at amortised cost.

Accounts of group of accounts 2180, account 2716, partially account 2881.

66. Row 4.6 REPO agreements and Lombard Facilities shall reflect the securities sold (with the redemption thereof) upon REPO operations and when obtaining Lombard Facilities measured at amortised cost.

Accounts of group of accounts 2150, account 2715, partially account 2881.

67. Row 4.7 Other financial liabilities measured at amortised cost shall reflect other financial liabilities measured at amortised cost that were not reflected in rows 4.1 - 4.6.

Partially accounts from the group of accounts 2100, 2110, 2120, 2150, 2210, 2220, 2250, 2290, 2310, 2360, 2370, 2380, 2410, 2420, 2430, 2530, 2540, 2560, corresponding part of calculated interest to be paid to the respective accounts from group 2700, partially account 2881.

68. Row 5.0 Other financial liabilities shall reflect financial liabilities that were not reflected in the rows above.

69. Section 6.0. Credit contingent liabilities shall reflect information on contractual obligations to grant credits/place deposits in favour of banks, and irrevocable and unconditional financial guarantees to banks.

70. Row 6.1 Liabilities to grant credits to banks shall reflect all contractual obligations to grant credits/place deposits in favour of banks.

Partially accounts 6501, 6601, 6603.

71. Row 6.2 Irrevocable and unconditional financial guarantees to banks shall reflect the guarantees provided, amounts deposited to guarantee the execution of an obligation by the debtor, and the debt assignments provided by the bank, applying the Kn coefficient, determined in accordance with the requirements of the Regulation on bank's liquidity.

Accounts 6202, 6204, 6421, 6501, 6701, 6702 (except those irrevocable secured to maturity by persons who are not affiliated with the bank, collateralised by deposits, registered with the bank assuming the exposure), 6801, 6802, 6804.

72. Section 7. Amounts payable in connection with financial derivatives shall reflect the amounts to be paid by the bank from operations with financial derivatives.

73. Row 7.1 Financial liabilities at fair value through profit and loss shall reflect information on financial liabilities as at fair value through profit or loss and accrued interest (discount/premium) to be paid from operations with financial derivatives.

Partially accounts 2571, 2572, 2573, 2745, 2746, 2747, 2871, 2872, 2873.

74. Row 7.2 Financial derivatives recorded in contingent accounts shall reflect information on financial derivatives recorded in contingent accounts and interest (discount/premium) to be paid from the respective operations.

75. Row 8.0 Total shall reflect the sum of rows 1.1 - 7.2 for each of the columns 7 - 11, inclusively.

Chapter IV Liquidity on maturity bands (Principle III)

76. Report **ORD 3.13 B** Liquidity on maturity bands (Principle III) shall reflect information on bank's liquidity, determined in accordance with the Regulation on bank's liquidity, where related to total actual liquidity and required liquidity for the calculation of liquidity on maturity bands.

77. Row 1 Actual liquidity shall be determined by summing, for each maturity band, the assets, liabilities received, registered on off-balance sheet accounts, including those related to demand exchange operations and the amounts received from derivatives, according to Chapter II of this Annex. The values of this row, for each maturity band (columns 1-5), shall correspond to values of row 11, columns 7-11 of table ORD 3.13B.

78. Row 2 Required liquidity shall be determined, for each maturity band, the debts, liabilities registered on off-balance sheet accounts, including those related to demand exchange operations and the amounts payable related to derivatives, according to Chapter III of this Annex. The values of this row, for each maturity band (columns 1-5), shall correspond to values of row 8.0, columns 7-11 of table ORD 3.13C.

79. Row 3 Liquidity surplus shall reflect the surplus of liquidity by each maturity band, which represents the positive difference between actual liquidity and required liquidity.

80. Row 4 Adjusted actual liquidity shall reflect the actual liquidity adjusted with the liquidity surplus, which shall be determined by summing the liquidity surplus on each maturity band (excepting the last band) at the level of actual liquidity, related to the maturity band following the maturity band that recorded liquidity surplus.

81. Row 5 Principle III shall reflect the liquidity indicator, which shall be calculated as a ration between the adjusted actual liquidity and required liquidity, by each maturity band.

Periodicity of submission of the report: Table A - monthly; Table B - monthly; Table C - monthly; Table D - monthly.

[Item 4 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 4 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

[Annex no.7 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

Annex no.8
to the Instruction on compilation and submission
of reports by banks for prudential purposes

ORD 0314
Code form

Bank code

Name of bank

ORD 3.14 Operational information

(001 – lei)

No. Section	No.	Indicators	Amount
A	B	C	1
		PRINCIPLE II (short-term liquidity)	x
1	0	Liquid assets (LA)	
	1	Cash and precious metals	
	2	Deposits with the National Bank of Moldova	
	3	Liquid securities	
	4	Plus/minus current net interbank funds	
2	0	Total assets (A)	
3	0	$K_{PII} = AL / A \times 100$	
		DEPOSITS AND LOANS	x
4	0	Non-interest bearing deposits	
	1	Funds due to banks	
	2	Deposits of individuals	
	3	Deposits of legal entities, except banks	
5	0	Interest bearing deposits	
	1	Funds due to banks	
	2	Deposits of individuals	
	3	Deposits of legal entities, except banks	
6	0	Total deposits, other than overnight deposits	
7	0	Overnight deposits and loans	
8	0	Loans, other than overnight loans	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Procedure for compiling the Report on operational information

1. This report shall reflect the daily operational information on bank's liquidity, with regard to PRINCIPLE II (short-term liquidity), calculated under the Regulation on bank's liquidity, and information on bank's deposits and loans.

[Item 11 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

2. Row **1.0 Liquid assets (LA)** shall reflect all liquid assets – cash, precious metals, deposits with the National Bank of Moldova, liquid securities, as well as current net interbank funds. The result of this row shall be obtained by summing the rows 1.1 - 1.4.

a) Row **1.1 Cash and precious metals** shall reflect the cash on hand in national currency and foreign currency of the bank, including its branches and secondary offices. This row shall also reflect the categories of cash en route, in ATMs and other devices, travellers checks purchased for sale, commemorative and jubilee banknotes and coins. Group of accounts 1000.

[Letter a) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Letter a) amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

b) Row **1.2 Deposits with the National Bank of Moldova** shall reflect the funds in “Nostro” account, overnight deposits, monetary market funds placed on short-term and required reserves placed with NBM.

Accounts 1031, 1036, 1061, 1091, 1092, 1097.

c) Row **1.3 Liquid securities** shall reflect the liquid securities, which represent state securities issued by the Ministry of Finance of the Republic of Moldova and the securities issued by the National Bank of Moldova, free of any liens and encumbrances, as well as state securities purchased under “REPO reverse” agreements minus state securities sold under “REPO” agreements and upon “Lombard” facilities.

Accounts 1151, 1161, partially accounts 1153 and 1163 (where related to securities issued by the NBM), accounts 1181, 1182, 1183, 1184, partially account 1220 minus partially account 2150.

d) Row **1.4 Plus/minus current net interbank funds** shall reflect current net interbank funds, placed with the banks of the Republic of Moldova and banks from abroad rated with not less than BBB-/Baa3 assigned by Standard&Poor's, Moody's and Fitch-IBCA, provided that the respective banks are simultaneously residents of countries rated as such, which represent the difference between the amount of loans granted to banks and funds due from banks with the remaining term to repayment of one month and less and the amount of loans and of funds due to banks with the remaining term to repayment one month and less. This row shall not include funds from the accounts opened with other banks that may not be used by it (e.g., interbank funds that are free of liens and unencumbered, which are placed in an account of a bank which licence has been withdrawn, etc.).

Partially accounts 1032, 1034, 1062, 1063, 1093-1096, 1102-1106, 1331, 1332, 1341, 1351, 1356, 1531, 1806, minus partially accounts 2032, 2033, 2034, 2062, 2095-2098, 2331, 2332, 2341, 2349, 2531, 2806, minus partially accounts 1154, 1164, 1185 (where related to state securities placed as collateral for debts to banks).

[Item 2 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 2 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Item 3 excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

4. Row **2.0 Total assets (A)** shall reflect the sum of total assets from the balance sheet of the bank (the sum of this row shall be equal with the amount reflected in the position 160 of FIN 1 monthly).

[Item 4 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

5. The result of row **3.0 $K_{PII} = (AL/A)*100$** is obtained by dividing the sum of row 1.0 to the sum of row 2.0 and multiplying by 100.

6. Row **4.0 Non-interest bearing deposits** shall reflect the sum of all deposits attracted by the bank from individuals, legal entities, except overnight deposits of banks, including those of the state and other state bodies, the interest for which is not paid. The sum of this row for the last working day of the month shall be equal with the sum of the row 1.0 and 3.0 of the Report on deposits. *[Item 6 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

7. Row **4.1 Fund due to banks** shall reflect the amount of the funds to "Loro" accounts of the banks, resident and non-resident, for which the bank does not pay interest, regardless of maturity date.

8. Row **4.2 Deposits of individuals** shall reflect the amount of the non-interest bearing deposits of the individual consumer, regardless of maturity date.

9. Row **4.3 Deposits of legal entities, except banks** shall reflect the amount of the noninterest bearing deposits of the legal entities, except banks and individuals practising entrepreneurial activity or other type of activity, regardless of maturity date.

[Item 10 excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

11. Row **5.0 Interest bearing deposits** shall reflect the sum of all deposits attracted by the bank from individuals, legal entities, except overnight deposits of banks, including those of the state and other state bodies, the interest for which is paid. The sum of this row for the last working day of the month shall be equal with the sum of the row 2.0 and 4.0 of the Report on deposits.

[Item 11 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

12. Row **5.1 Funds due to banks** shall reflect the amount of the funds to "Loro" accounts of the banks, as well as term deposits received from banks, residents and non-residents, for which the interest is paid, regardless of maturity date.

13. Row **5.2 Deposits of individuals** shall reflect the amount of the interest bearing deposits of the individual consumer, regardless of maturity date.

14. Row **5.3 Deposits of legal entities, except banks** shall reflect the amount of interest bearing deposits of the legal entities and individuals practising entrepreneurial activity or other type of activity, regardless of maturity date.

15. The sum of the row **6.0 Total deposits, other than overnight deposits** shall be equal with the sum of the rows 4.0 and 5.0 of this report. The sum of this row for the last working day of the month shall be equal with the sum of row 9.9 of the Report on deposits.

16. Row **7.0 Overnight deposits and loans** shall reflect the amount of overnight deposits of banks and overnight loans obtained from the NBM and from other banks.

Accounts from the groups of accounts 2060 and 2330.

17. Row **8.0 Loans, other than overnight loans** shall reflect the loans on short, medium and long term obtained from the NBM and the loans on short, medium and long term obtained from other banks, loans obtained from the Government for re-crediting purposes, international financial organizations and other creditors, securities issued with fixed interest rate, bills of exchange, receivables and other securities issued by the bank, discounts and premiums of these securities.

Accounts of group of accounts 2030, 2090, 2100, 2110, 2120, 2150, 2180.

The amounts reflected in this row shall not be diminished with the respective amounts related to value adjustments, allowances for impairment losses (loss of value) and calculated sum of contingent assets/liabilities losses in accordance with the Regulation on assets and contingent liabilities classification.

[Item 18 excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

19. Total assets reported in accordance with this report at the end of the last working day of the reporting month shall be considered monthly data. If the bank's balance sheet has been modified on the last day of the reporting month, which led to changes in total assets, the bank shall include such changes in the report on bank's daily operational information for the corresponding day and within 3 working days of the changes shall submit the modified report to the National Bank.

[Items 14 -19 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

20. Periodicity of submission of the report - daily, no later than the next working day at 1:00 PM.

[Item 20 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

Annex no.9
to the Instruction on compilation and submission
of reports by banks for prudential purposes

ORD0303
Code form

Bank code

ORD 3.3A Miscellaneous information

as of _____ 20__

Section	No.	Questions / Indicators	Answer (yes-1, no-0), number, amount, report (%), data
A	B	C	1
1	0	Has the bank received into possession/purchased any shareholding in the capital of a financial institution for credits reimbursement?	
2	0	Has the bank engaged in any new financial activities?	
3	0	Shareholdings in the capital of the bank, which direct or indirect owners (beneficiaries) are residents in jurisdictions that do not implement the international transparency standards.	
4	0	Has there been acquired the ownership of any shareholding in the bank's capital based on a court decision?	
5	0	Total number of bank employees	
6	0	Total number of bank's subdivisions, of which:	
	1	Branches	
	2	Representative offices	
	3	Agencies	
	4	Foreign exchange entities	
8	0	Credits granted to bank's employees:	x
	1	Total exposure of the bank to bank's employees (MDL)	
	2	Ratio to total regulatory capital (%)	
9	0	Total balance-sheet value of investments in tangible assets, of which:	
	1	Total balance-sheet value of buildings	
	2	Total balance-sheet value of land	
	3	Ratio of total value of investment in long-term tangible assets to TRC (%)	
10	0	Ratio of total value of investment in long-term tangible assets and shareholdings in the capital of legal entities to TRC (%)	
11	1	Monthly average value of assets	
	2	Monthly average value of interest-bearing assets, of which:	
	3	Interest-bearing loans	
	4	Interest-bearing funds placed with banks	
	5	Other interest-bearing assets	
12	0	Tangible assets transmitted into possession/purchased for credits and debts reimbursement, net	
	1	Tangible assets transmitted into possession/purchased for credits and debts reimbursement	
	2	Reserved funds for covering losses from impairment of tangible assets transmitted into possession/purchased for credits and debts reimbursement	

13	0	Bank's website address	
14	0	Have there been committed infringements of the contractual terms by the bank?	
15	0	Are there actions brought into court decision against the bank as at the reporting date?	
	1	Total number of shares	
	2	Total value of shares (MDL)	
16	0	Are there activities/operations of the bank outsourced as at the reporting date?	
17	0	Information on credit portfolio granted to SMESs	x
	1	Total credits granted (MDL)	
	2	Non-performing credits (MDL)	
	3	First 10 borrowers (%)	
	4	Residual maturity	
	5	Share of credits in foreign currency (%)	
	6	Amount of off-balance sheet commitments (MDL)	
18	0	Fraud actions identified against the bank	
	1	Total number of identified frauds	
	2	Total amount of damage caused by such frauds	

Executor and telephone number _____

NOTE:

The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

ORD 0303 Code
form

Bank code

ORD 3.3 B Measures taken by the bank to prevent and combat money laundering and terrorist financing

as of _____ 20__

Section	No.	Questions / Indicators	Answer (yes-1, no-0), number, amount, data
A	B	C	1
50	0	Have there been amended the bank internal policies on preventing and combating money laundering and terrorist financing?	
51	0	If yes, has the personnel been informed about the new aspects of bank internal programs on prevention and combating money laundering and terrorist financing?	
52	0	Has new personnel been employed for the accomplishment of the bank internal programs on prevention and combating the money laundering and terrorist financing?	
53	0	If yes, has the new personnel been informed about the bank internal programs on prevention and combating money laundering and terrorist financing?	
54	0	Have trainings been carried out on implementation of bank internal programs on prevention and combating the money laundering and terrorist financing?	
55	0	Number of carried out training on implementation of bank internal programs on prevention and combating the money laundering and terrorist financing	

56		Suspicious operation of individuals reported to the Office for Preventing and Combating of Money Laundering	x
	1	Number of cash operations	
	2	Amount of cash operations (MDL)	
	3	Number of transfer operations	
	4	Amount of transfer operations (MDL)	
57		Suspicious operation of legal entities reported to the Office for Preventing and Combating of Money Laundering	x
	1	Number of cash operations	
	2	Amount of cash operations (MDL)	
	3	Number of transfer operations	
	4	Amount of transfer operations (MDL)	
58		Transactions of individuals that exceed the limits set by the legislation in force, reported to the Office for Preventing and Combating Money Laundering	x
	1	Number of cash operations	
	2	Amount of cash operations (MDL)	
	3	Number of transfer operations	
	4	Amount of transfer operations (MDL)	
59		Transactions of legal entities that exceed the limits set by the legislation in force, reported to the Office for Preventing and Combating Money Laundering	x
	1	Number of cash operations	
	2	Amount of cash operations (MDL)	
	3	Number of transfer operations	
	4	Amount of transfer operations (MDL)	
60	0	Have any suspicious transactions been reported with delay (more than 24 hours) contrary to the provision of the Law on Preventing and Combating Money Laundering and Terrorist Financing?	
61	0	Date of performing internal audit control in the filed of anti-money laundering and terrorist financing	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

ORD 0303 Code form

Bank code

ORD 3.3C Information on shares constituting 5% and more of the Tier I capital of the bank brought into court against the bank

as of _____ 20__

No.	Name of the applicant	Identification number of the applicant	Total value of the actions brought into court	Note
A	B	1	2	3

1				
2				
...				
n				

Executor and telephone number _____

NOTE: The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

ORD 0303 Code
form

Bank code

ORD 3.3D Information on outsourced activities/operations

as of _____ 20__

No.	Name of the outsourced activity/operation	The importance of the outsourced activity/operation (material or nonmaterial)	Name of supplier	Legal address of the supplier	Date of obtaining the prior approval	Note
A	B	1	2	3	4	5
1						
2						
...						
n						

Executor and telephone number _____

NOTE: The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

[Report form amended by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Bank code

ORD 3.3E The results of internal audit control in preventing and combating money laundering and terrorist financing

as for _____ 20_

No.	Name	Description	Description	Description
A	B	1	...	n
1	Subdivision subject to control			
2	Period subject to control:	x	x	x
2.1	starting date of control			
2.2	ending date of control			
3	Area (segment) of the internal control system related to preventing and combating money laundering and terrorist financing that has been subject to control, of which:	x	x	x
3.1	assessment of internal policies in the field of AML/CTF			
3.2	assessment of ML/TF risks in the bank			
3.3	acceptance, identification and verification of customers and their beneficial owners			
3.4	monitoring of transactions and activities of customers			
3.5	obtaining confirmatory documents			
3.6	assessment of due diligence measures applied by category of customers/operations			
3.7	data storage			
3.8	reporting of transactions to the Office for Preventing and Combating Money Laundering			
3.9	assessment of the application of internal control procedures, including the appointment of the administrator responsible for staff employing and training			
3.10	assessment of precautionary measures applied against persons and entities involved in terrorist activities			
4	Number of files subject to control on customers and their beneficial owners, of which:			
4.1	borrowers			
4.2	depositors			
4.3	other customers			
5	Number of controlled customer transactions to detect and report suspicious transactions and other transactions subject to reporting under the law, of which:			
5.1	acceptance of deposits			
5.2	granting of credits			
5.3	financial lease services			

5.4	purchase or sale of securities and financial instruments (checks, bills, certificates of deposit, futures, options, interest rate instruments, securities, etc.)			
5.5	transfer to/from abroad and local transfers			
5.6	issuance and administration of payment instruments (debit and credit cards, etc.)			
5.7	purchase or sale of currency			
5.8	providing fiduciary services (trust fund investment and management, safekeeping and administration of securities, investment portfolio management,			
	underwriting and placement of securities and shares, etc.)			
5.9	providing services as agent or financial adviser			
5.10	other services			
6	The results of testing the bank staff involved in the implementation of bank internal programs on preventing and combating money laundering and terrorist financing, of which:	x	x	x
6.1	unsatisfactory knowledge			
6.2	satisfactory knowledge			
6.3	adequate knowledge			
7	The detailed findings of the inspection, for each area (segment), including with regard to the bank's activity compliance with legislation related to preventing and combating money laundering and terrorist financing	x	x	x
7.1	lack of appropriate internal policies and procedures of ML/TF risk			
7.1.1	description of shortcomings found related to internal policies and procedures			
7.2	failure to identify and assess the ML/TF risks			
7.3	failure to identify the customer - individual			
7.4	failure to identify the customer - legal entity			
7.5	failure to identify the beneficial owner			
7.6	failure to hold information on the purpose and nature of business relationship			
7.7	failure to verify the information on customers and their beneficial owners			
7.8	failure to update the information on customers and their beneficial owners			
7.9	inadequate monitoring of customer activity and transactions			
7.10	failure to hold information on the source of funds			
7.11	failure to or delay in reporting the transactions to the Office for Preventing and Combating Money Laundering			
7.12	lack of questionnaire or insufficient completion thereof			
7.13	lack of confirmatory documents for the conduct of transactions			
7.14	failure to identify PEPs and failure to apply due diligence measures			
7.15	failure to apply due diligence measures on other customers with high risk			
7.16	misapplication of the risk degree to customers			
7.17	failure to apply precautionary measures against persons and entities involved in terrorist activities			

7.18	failure to maintain data and information about customers and their transactions			
7.19	lack of staff training			
7.20	other violations			
7.20.1	description of other violations			
8	Internal audit conclusions as a result of findings			
9	Recommendations submitted by the internal audit			

Executor and telephone number _____

NOTE: The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

[Report form inserted by the Decision of the CA of the NBM no.32 of 05.02.2015]

**Procedure for compiling the Report on
miscellaneous information Chapter I
Miscellaneous information**

1. This report shall allow the National Bank of Moldova to obtain non-financial information from banks that is of interest in terms of supervision. In some cases it shall answer the questions by "yes" - 1 or "no" - 0, by a number or amount in MDL. These questions shall be referred to bank's activities or actions of the reporting month.

2. The sum for financial assets, reflected in this report shall not be diminished with the respective sum related to the value adjustments, allowances for impairment losses (loss of value) and calculated sum of contingent assets/liabilities losses in accordance with the Regulation on contingent assets and liabilities classification.

3. Row **3.0** shall answer the question whether direct or indirect owners (beneficiaries), residents of jurisdictions that do not implement the international transparency standards, hold shareholdings in the capital of the bank ("yes" - 1, "no" - 0). *[Item 3 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

4. Row **4.0** shall answer the question whether there was acquired the ownership of any shareholding in the bank's capital through transactions or other legal acts, based on a court decision or pursuant thereto ("yes" - 1, "no" - 0). If such transactions were performed during the reporting month (for the reporting month), the information on the number of securities, their value, the name of the dispossessed and the successor party of the property right based on court decisions shall be attached (only in hard copy). *[Item 4 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

5. Row **5.0** shall reflect the number of persons employed based on individual employment contracts as of the last day of the reporting period, except for individual employment contracts suspended by the parties, as well as at the initiative of one of the parties. The suspension of these contracts requires suspension of work provision by the employee and the payment right (salary, bonuses and other payments) by the employer.

6. Row **6.0** shall reflect the sum of the rows 6.1 – 6.4.

- a) Row **6.1** shall reflect the number of branches recorded in the state register of legal entities;
- b) Row **6.2** shall reflect the number of representative offices recorded in the state register of legal entities;
- c) Row **6.3** shall reflect the number of agencies included in the regulations of bank's branches recorded in the State Registration Chamber;
- d) Row **6.4** shall reflect the number of foreign exchange entities included in the regulations of bank's branches recorded in the State Registration Chamber;

7. Section **8.0** shall reflect total exposure of the bank with regard to the credits granted to its employees.

71. Row **8.1** shall reflect the total exposure of the bank in MDL with regard to its employees.

72. Row **8.2** shall reflect the ratio of total exposure with regard to bank's employees to the total regulatory capital of the bank. *[Items 3-7 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

8. Row **9.0** shall reflect the total balance-sheet value of investment in long-term tangible assets, except those intended to improve bank assets, which do not belong to the bank, taken into financial lease or operational rent and tangible assets received in financial lease.

[Item 8 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 8 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Item 9 excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

10. 9.1 shall reflect the total balance-sheet value buildings. Partially accounts: 1550, 1602, 1603, 1609, 1803, partially contra accounts 1611, 1821, minus the respective account related to depreciation (1670, 1683, 1689).

[Item 10 amended by the Decision of the CA of the NBM no.64 of 04.04.2013] **11. Row**

9.2 shall reflect the total balance-sheet value land.

Partially accounts: 1550, account 1601, partially contra account 1611 minus the respective account related to depreciation. *[Item 11 amended by the Decision of the CA of the NBM no.64 of 04.04.2013]*

12. Row **9.3** shall reflect the report of total value of investment in long-term tangible assets to total regulatory capital (%), which shall be equal to the sum of row 9.0 divided to bank's TRC and multiplied by 100.

13. Row **10.0** shall reflect the report of total value of investment in long-term tangible assets and shareholding in the capital of legal entities, which shall be equal to the sum of row 9.0 of this report and row 1.0, column 3 of the Report on shareholding in the capital of legal entities divided to bank's TRC and multiplied by 100.

[Item 13 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Item 13 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

14. Row **11.1** shall reflect the monthly average value of assets, which is calculated as the sum of the assets of the bank daily balances (without taking into account the value adjustments and allowances for impairment losses (loss of value) divided by the number of calendar days in the reporting month.

15. Row **11.2** shall reflect the monthly average value of interest bearing assets, which represents the principal amount of all bank assets (without taking into account interest rates, value adjustments and allowances for impairment losses (loss of value), which generates interest-related income, reflected in bank's daily balance sheets for the reporting month divided by the number of calendar days in the reporting month. The sum of this row is equal to the sum of rows 11.3 - 11.5. To calculate the values specified in rows 11.3 - 11.5, the method described in the respective row shall be used.

[Item 15 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

16. Row **11.3** shall reflect the monthly average value of interest bearing loans.

17. Row **11.4** shall reflect the monthly average value of the interest bearing means placed in banks.

18. Row **11.5** shall reflect the monthly average value other interest bearing assets.

[Items 14 -16 in the wording of the Decision of the NBM no.64 of 04.04.2013]

[Items 17-20, 26 and 27 excluded by the Decision of the CA of the NBM no.64 of 04.04.2013]

[Items 14 -16 amended by the Decision of the CA of the NBM no.1 of 16.01.2014] [Items 17-18 inserted by the Decision of the CA of the NBM no.1 din 16.01.2014]

21. Row **12.0** shall reflect assets (goods) transmitted into possession/purchased for debt reimbursement (including credits), net. The sum of this row shall be equal with the sum of row 12.1. minus sum of the row 12.2.

22. Row **12.1** shall reflect the tangible assets transmitted into possession/purchased for credits or debts reimbursement.

23. Row **12.2** shall reflect the sum of the reserved funds for covering the impairment losses (loss of value) of tangible assets transmitted into possession/purchased for credits and debts reimbursement. **24.** Row **13.0** shall indicate the bank's website.

[Item 24 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

25. Row **14.0** shall answer to the question whether there were committed infringements of the contractual terms by the banks concluded with its creditors and

borrowers that may lead to the removal of capital and/or liquidities ("yes" - 1 / "no" - 0). If the answer is "yes", an explanatory note on respective infringements shall be submitted on paper.

26. **15.0** shall answer to the question whether there were brought actions into court against the bank as at the reporting date ("yes" - 1 / "no" - 0). If the answer is "yes", the information shall be filled out according to items 27 and 28 and where appropriate, the information according to item 29.

[Items 26 and 27 excluded by the Decision of the CA of the NBM no.64 of 04.04.2013]

27. Row **15.1** shall reflect total number of shares brought into court against the bank.

28. Row **15.2** shall reflect total value of shares brought into court against the bank.

29. If a share brought into court represents 5 % and more of the Tier I capital of the bank, the form ORD 3.3C „Information on shares constituting 5 % and more from the Tier I capital of the bank brought into court against the bank” shall be filled out. The form shall contain separately information on each share brought into court, name of the applicant, state identification number of legal entity/individual (IDNO/IDNP) or fiscal code assigned by the fiscal authority/series and number of identity card in the event that according to the legislation in force, these are used/assigned as identification personal number, the value of each share brought. Column „Note” shall reflected the information that is considered necessary by the bank to be specified in the report depending on each case in part (e.g., brief description of the share).

30. Row **16.0** shall answer the question whether there are outsourced activities/operations conducted by the banks as at the reporting date. ("yes" - 1 / "no" - 0).

31. If the answer is „yes”, the form ORD 3.3D „Information on outsourced activities/operations” shall be filled out, which shall cover the list of activities/operations outsourced by the bank, if they are materially important, the name of service supplier, legal address and the date when the prior approval has been obtained. Column „Date of obtaining the prior approval” shall reflect the date when the written prior approval has been obtained from the National Bank as to outsource materially important activities/operations. For the positions related to the activities/operations that are not material important, the respective column shall not be filled out. Column „Note” shall reflected the information that is considered necessary by the bank to be specified in the report depending on each case in part.

[Item 31 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

32. Section **17.0** shall reflect information on credits granted to SMES. The loans granted to SMEs are credits granted to persons for performing entrepreneurial activity classified as micro, small and medium enterprises, in accordance with the Law on support of the sector of small and medium sized enterprises no.206-XVI from 07.07.2006.

33. Row **17.1** shall reflect information on credits granted to SMEs.

34. Row **17.2** shall reflect the balance of non-performing credits granted to SMEs (substandard, doubtful and compromised).

35. Row **17.3** shall reflect credits concentration for the first 10 borrowers from SMEs category, representing the ratio of the balance of loans granted to the first 10 borrowers from SMEs category and the total balance of credits granted to SMEs. If a borrower from the SMEs category obtained from the bank more credits, their balances shall be summed up.

36. Row **17.4** shall reflect the weighted average of the residual maturity for credits granted to SMEs. This represents a coefficient and shall be calculated as follows:

$$\text{Residual maturity} = (\text{Weight 1} * \text{Maturity 1}) + (\text{Weight 2} * \text{Maturity 2}) + \dots + (\text{Weight n} * \text{Maturity n})$$

where,
weight 1, 2, ...n represents the balance of each credit from the credit category granted to SMEs to total credit portfolio granted to respective category; *maturity 1, 2, ...n* represents the maturity, calculated in years, for each credit of the credit category granted to SMEs.

37. **17.5** shall reflect the percentage value of the credit balance in foreign currency (recalculated in MDL) granted to SMEs from the total sum of the credit portfolio of such category (recalculated in MDL).

38. Row **17.6** shall reflect the total sum of the commitments for granting credits, letters of credit and issued guarantees for SMEs

[Items 26-38 inserted by the Decision of the CA of the NBM no.64 of 04.04.2013]

39. Row **18.0** shall answer the question whether there have been identified fraudulent actions against the bank (both external and internal factors) as at the reporting date ("yes" - 1 or "no" - 0), except for fraud with payment cards. If the answer is "yes", the information shall be filled out according to items 40 and 41 and where appropriate, the information according to item 42. For the purpose of this report, fraud means deception, bad faith acts perpetrated by someone, usually to make a material profit from the rights of others (e.g., an amount stolen through deception, defraud).

[Item 39 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

40. Row **18.1** shall reflect total number of identified frauds.

41. Row **18.2** shall reflect total amount of damage caused by these frauds.

42. If a fraud caused a damage of 1% and more from the Tier I capital of the bank, the bank shall submit a detailed note on paper with regard to the respective fraud which will include information on identified fraud, fraud type, name and surname/name of person(s) that committed the fraud (if known), state identification number of the legal entity, individual performing an entrepreneurial activity or other activity (IDNO), state identification number of the individual (IDNP), or the tax code assigned by the tax authority/ID serial number and identification number where these are used/assigned in accordance with legislation in force as personal identification number, the amount of damage incurred as a result of fraud, and other information bank considers necessary to be specified in the report for each case separately.

[Items 39-42 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

Chapter II Measures taken by the bank for preventing and combating money laundering and terrorist financing

1. Row **50.0** shall answer to the question whether there were made amendments to the bank internal policies on preventing and combating money laundering and terrorist financing during the reported month ("yes" - 1 / "no" - 0).

2. Row **51.0** shall answer to the question whether the personnel was informed about the new aspects of bank internal programs on preventing and combating money laundering and terrorist financing ("yes" - 1 / "no" - 0).

3. Row **52.0** shall answer to the question whether there was employed new personnel for the accomplishment of the bank internal programs on preventing and combating money laundering and terrorist financing (yes-1/ no-0).

4. Row **53.0** shall answer to the question whether the new personnel has been informed about the bank internal programs on preventing and combating money laundering and terrorist financing (yes-1/ no-0).

5. Row **54.0** shall answer to the question whether there have been carried out trainings on implementation of bank internal programs on preventing and combating money laundering and terrorist financing (yes-1/ no-0).

6. Row **55.0** shall indicate the number of carried out trainings on implementation of bank internal programs on preventing and combating money laundering and terrorist financing.

7. **56** shall reflect the suspicious transactions performed by individuals and reported to the Office for Preventing and Combating Money Laundering during the reporting month, being divided into cash and transfer operations.

8. Row **56.1** shall reflect the number of suspicious cash operations performed by individuals and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

9. Row **56.2** shall reflect the amount of suspicious cash operations performed by individuals and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

10. Row **56.3** shall reflect the number of suspicious transfer operations performed by individuals and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

11. Row **56.4** shall reflect the amount of suspicious transfer operations performed by individuals and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

[Item 12 excluded by the Decision of the CA of the NBM no.64 of 04.04.2013]

13. Row **57** shall reflect suspicious transactions performed by legal entities and reported to the Office for Preventing and Combating Money Laundering during the reporting month, being divided into cash and transfer operations.

14. Row **57.1** shall reflect the number of suspicious cash operations performed by legal entities and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

15. Row **57.2** shall reflect the amount of suspicious cash operations performed by legal entities and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

16. Row **57.3** shall reflect the number of suspicious transfer operations performed by legal entities and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

17. Row **57.4** shall reflect the amount of suspicious transfer operations performed by legal entities and reported to the Office for Preventing and Combating Money Laundering during the reporting month.

[Item 18 excluded by the Decision of the CA of the NBM no.64 of 04.04.2013]

19. Row **58** shall reflect the suspicious operations performed by individuals that exceed the limits set by the legislation in force and that have been reported to the Office for Prevention and Combating Money Laundering during the reporting month, being divided into cash and transfer operations.

20. Row **58.1** shall reflect the number of operations with a value of at least MDL 100 000 (or their equivalent), carried out in cash by individuals, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

21. Row **58.2** shall reflect the amount of operations with a value of at least MDL 100 000 (or their equivalent), carried out in cash by individuals, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

22. Row **58.3** shall reflect the number of operations with a value that equals or exceeds MDL 500 000, carried out by transfer by individuals, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

23. Row **58.4** shall reflect the amount of operations with a value that equals or exceeds MDL 500 000, carried out by transfer by individuals, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

[Items 20 -23 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Item 24 excluded by the Decision of the CA of the NBM no.64 of 04.04.2013]

25. **59** shall reflect the operations carried out by legal entities that exceed the limits established by legislation in force, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month, being divided into cash and transfer operations.

26. Row **59.1** shall reflect the number of operations with a value of at least MDL 100 000 (or their equivalent), carried out in cash by legal entities, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

27. Row **59.2** shall reflect the amount of operations with a value of at least MDL 100 000 (or their equivalent), carried out in cash by legal entities, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

28. Row **59.3** shall reflect the number of operations with a value that equals or exceeds MDL 500 000, carried out by transfer by legal entities, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

29. Row **59.4** shall reflect the amount of operations with a value that equals or exceeds MDL 500 000, carried out by transfer by legal entities, which have been reported to the Office for Prevention and Combating Money Laundering during the reporting month.

[Items 25 -29 amended by the Decision of the CA of the NBM no.1 of 16.01.2014] [Item 30 excluded by the Decision of the CA of the NBM no.64 of 04.04.2013]

31. Row **60.0** answers to the question on whether there have been reported any suspicious operations with delay (more than 24 hours) contrary the provisions of the Law on Preventing and Combating Money Laundering and Terrorist Financing (yes-1/ no-0). If the answer is "yes", an explanatory note on cause of infringements during the reporting period shall be submitted on paper.

32. Row **61.0** shall reflect the end date of the last internal audit control in the field of prevention and combating money laundering and terrorist financing. If the internal audit control was completed during the reporting period, the table ORD 3.3 E "The results of internal audit control in preventing and combating money laundering and terrorist financing" shall be completed.

[Item 32 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

32¹. Table ORD 3.3 E "The results of internal audit control in preventing and combating money laundering and terrorist financing" shall reflect information on controls performed during the reporting period, taking into account the instructions below.

- 1) Columns 1 - n describe actions taken, separately, for each subdivision of the bank subject to control;
- 2) Row 1 shall reflect the identification code of participants and their branches in AIPS for subdivision subject to control;
- 3) Rows 2.1 and 2.2 shall reflect the start date and end date of control in the format "dd.mm.yyyy";
- 4) Rows 3.1-3.10 shall reflect the areas verified during the control by indicating "Yes" – 1 or "No" – 0;
- 5) Row 4 shall reflect the total number of files / accounts subject to control by summing the rows

4.1-4.3;

- 6) Rows 4.1-4.3 shall reflect the total number of files / accounts subject to control for the specific category of customers;
- 7) Row 5 shall reflect the total number of transactions verified during the control by summing the rows 5.1-5.10;
- 8) Rows 5.1-5.10 shall reflect the total number of transactions verified during the control for each specific type of transaction;
- 9) Rows 6.1-6.3 shall reflect the number of persons tested from the subdivision subject to control, who obtained the specific qualification appropriate for the knowledge level in AML/CTF;
- 10) Row 7.1 shall reflect the result of findings related to the lack of policies and procedures for ML/TF risk by indicating “Yes” – 1 or “No” – 0;
- 11) Row 7.1.1 shall reflect in the form of text, clearly and concisely (maximum 2000 characters) the shortcomings found in internal policies and procedures. This row shall be completed in case of findings related to the lack of adequate policies and procedures related to ML/TF risk;
- 12) Rows 7.2-7.20 shall reflect the number of breaches of the rules on AML/CTF found during verification;
- 13) Row 7.20.1 shall reflect in the form of text, clearly and concisely (maximum 2000 characters) the type of other breaches found during verification, which number was reflected in row 7.20. This row shall be completed only if other breaches were detected;
- 14) Row 8 shall reflect in the form of text, clearly and concisely (maximum 2000 characters) the main conclusions made as a result of inspection;
- 15) Row 9 shall reflect in the form of text, clearly and concisely (maximum 2000 characters) the main recommendations submitted to the subdivision in order to eliminate the shortcomings.

[Item 32¹ inserted by the Decision of the CA of the NBM no.32 of 05.02.2015]

33. Periodicity of submission of the report: Table A - monthly; Table B - monthly; Table C - monthly; Table D - monthly, Table E - monthly.

[Item 33 inserted by the Decision of the CA of the NBM no.64 of 04.04.2013] [Item 33 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

Annex no.10
to the Instruction on compilation and
submission of reports by banks for
prudential purposes

[Annex no.10 in the wording of the Decision of the CA of the NBM no.1 of 16.01.2014]

ORD 0315
Code form

Bank code

ORD 3.15A Bank's shareholders, general information

as of ____ 20__

No.		Shareholding, MDL	Shareholdin g, %	Number of shareholders
A	B	1	2	3
1	Legal entities □ 1%			
2	Individuals □ 1%			
3	Legal entities □ 1%			
4	Individuals □ 1%			
5	Treasury shares			x
9	TOTAL			

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

ORD 3.15B Shareholders and/or groups of persons acting in concert holding shareholding in the capital of the bank equal to or greater than the qualifying holding as of ____ 20__

No	Shareholders	Legal identity	Country of residence	Domicile/legal address; corresponding residence	ID NO/IDNP of the shareholder	Group number	Date of first registration or period	Date of the last record of the acquisition of ownership	Date of registration of the last disposal of a part of the ownership	Shareholding			Voting right, %	voting rights	Date of last suspension of voting	Date of suspension of voting rights	Other prohibitions	Pending litigation of the shareholder	Qualifying holding of the shareholder	Information on general meeting of shareholders (GMS)				
										Number of shares		MDL								% of total shares	Participation in the last GMS	Name of shareholder	IDNP of shareholder	Legal basis of representation
										Ordinary	Preferential													

A	B	C	D	E	F	G	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
1																								
2																								
3																								
....																								

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

Bank code

ORD 3.15C Indirect holders of qualifying holding, including beneficial owners of qualifying holding in the share capital of the bank as of ____ 20__

No.	Name of bank's shareholders holding shareholdings (individually or in concert) equal to or greater than the qualifying holding	IDNO/IDNP of shareholder	Indirect holders of qualifying holding, including beneficial owners of qualifying holding					
			Level	Name	State identification number	Permanent address of the individual/headquarters of the legal entity	Control exercise manner	Beneficial owner
A	B	C	1	2	3	4	5	6
1			I					
			II					
			III					
			IV					
			...					
2			I					
			II					
			III					
			IV					

			...					
3			I					
			II					
			III					
			IV					
			...					
....n			...					

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

Bank code

ORD 3.15D Full disposal of bank's shares

as of ____ 20__

Section	No.		Individual/ Legal entity	IDNO/IDNP of shareholder	Date of record of last disposal of shares	Disposed shares, MDL MDL	Disposed shares, MDL %
A	B	C	D	E	1	2	3
1	0	TOTAL	x	x	x		
2	0	Persons holding <input type="checkbox"/> 1%, total	x	x	x		
	1	Legal entities <input type="checkbox"/> 1%	x	x	x		
	2	Individuals <input type="checkbox"/> 1%	x	x	x		
3	0	Persons holding <input type="checkbox"/> 1%	x	x	x		
	1						
	2						
	...						

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Procedure for compiling the Report on bank's shareholders

1. This report shall reflect information on bank's shareholders entered in the Register of securities holders of the bank as of the reporting date, information on indirect holders, including beneficial owners of qualifying holding in the share capital of the bank, as well as information on fully disposed shares by the shareholder of the bank.
2. Report **ORD 3.15A** shall reflect general information related to bank's shareholders. 1) **Column 1** shall reflect information on the amount of shareholding in MDL.
 - 2) **Column 2** shall reflect information on the size of shareholding in percentage.
 - 3) **Column 3** shall reflect information on the number of shareholders that hold shares in the capital of the bank.
 - 4) **Row 1 Legal entities $\geq 1\%$** shall reflect information on shareholding of the legal entities in the share capital of the bank, greater than or equal to 1%.
 - 5) **Row 2 Individuals $\geq 1\%$** shall reflect information on shareholding of the individuals in the share capital of the bank, greater than or equal to 1%.
 - 6) **Row 3 Legal entities $<1\%$** shall reflect information on shareholding of the legal entities in the share capital of the bank, less than 1%.
 - 7) **Row 4 Individuals $<1\%$, total** shall reflect information on shareholding of the individuals in the share capital of the bank, less than 1%.
 - 8) **Row 5 Treasury shares** shall reflect information on treasury shares of the bank.
 - 9) **Row 9 TOTAL** shall reflect the total amount of shareholding, which shall be equal with the share capital of the bank. The sum of this row shall be equal to the sum of rows 1, 2, 3, 4, and 5.
3. Report **ORD 3.15B** shall reflect information on shareholders with shareholdings in the capital of the bank equal to or greater than the qualifying holding and that are not part of a group of persons acting in concert (hereinafter - group) and the shareholders that are part of a group that holds a qualifying holding greater than or equal to the qualifying holding (hereinafter - qualifying holding). The report shall be prepared taking into account the instructions below.

[Item 3 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

- 1) **Column A** shall reflect the number of order of each entry in the report.
- 2) **Column B** shall indicate the name and surname of the shareholder - individual, as it is recorded in the ID document, or the name of the shareholder - legal entity, as it is in the document confirming the state registration of the legal entity.
- 3) **Column C** shall indicate the type of the person according to item 8 of the Report on portfolio of granted credits and undertaken credit commitments.
- 4) **Column D** shall indicate the alphabetic code (Alpha 3) of the country of residence of the shareholder, according to ISO 3166 code.
- 5) **Column E** shall indicate the domicile - in case of individuals, and the headquarters of legal entities and other correspondence addresses, if any. The information shall be reflected as indicated below:

Domicile: Postal code ____, city ____, Street ____, ____, no. ____, apartment ____;

Legal address: Postal code ____, city ____, Street ____, ____, no. ____, apartment ____

____;”
Correspondence address: Postal code _____, city _____, Street _____, _____, no._____,
 apartment _____;”

Where appropriate, two addresses shall be indicated, divided by “;”.

[Item 5 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

6) **Column F** shall indicate, where appropriate, state identification number (IDNO) of the legal entity, individual performing entrepreneurial activity or other activity, state identification number of the individual (IDNP), tax code assigned by the tax authority/ID serial number and identification number where these are used/assigned in accordance with legislation in force as personal identification number. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the nonresident shall be indicated and in case of non-resident individuals - series and number of identity document. The information in this column is to be correlated with the information from column D.

7) **Column G** shall indicate the number of the group (1, 2, 3, - n). When recording each shareholder in the group shall have the same number. For example, if from group “1” there are three shareholders that are part of (persons A, B, C), then in the rows 1, 2, 3 shall be indicated the same number - 1. If it is further reflected the shareholding of another group of 4 persons (persons D, G, H, I) - in the corresponding rows of the persons from the group shall be indicated the number - 2. If a shareholder is part of a group, it will be reflected only once in the respective group. For shareholders that are not part of the group (persons J and K), in the respective column shall be indicated the number 0 (zero).

Information in the report shall be presented as follows:

No.	Name of shareholder	...	Group number
A	B	...	G
1	Person A	...	1
2	Person B	...	1
3	Person C	...	1
4	Person D	...	2
5	Person G	...	2
6	Person H	...	2
7	Person I	...	2
8	Person J	...	0
9	Person K	...	0
.....

8) **Column 1** shall indicate the date of first record of ownership of bank’s shares in the Register of securities holders.

9) **Column 2** shall indicate the date of last record of ownership in the Register of securities holders, following the acquisition of new bank’s shares.

10) **Column 3** shall indicate the date of last record in the Register of securities holders, following the disposal of some bank’s shares.

11) Change of the person holding the Register of securities holders is not considered acquiring or disposing of shares of the bank.

12) **Column 4** shall reflect the number of ordinary shares of the bank held by the shareholder.

13) **Column 5** shall reflect the number of preferential shares of the bank held by the shareholder.

14) **Column 6** shall reflect the amount of the shareholding in the share capital of the bank (the amount of the nominal value of the ordinary and preferential shares) in MDL, held by the shareholder as on the reporting date, which shall be calculated by multiplying the number of shares with their nominal value.

15) **Column 7** shall reflect the shareholding size in the share capital of the bank in percent, held by the shareholder as on the reporting date, which shall be calculated by dividing the shareholding size to the share capital of the bank and multiplying by 100%.

16) **Column 8** shall reflect the voting right size (%) of each shareholder, which shall be determined in accordance with the Regulation on the calculation of voting rights and registration of the transfer of ownership of bank shares.

17) **Column 9** shall reflect information on the last suspension of voting rights. If as of the beginning of the reporting period, the shareholder voting right has been suspended or has been suspended during the reporting period, it shall be indicated the number "1" or "0" if otherwise.

18) **Column 10** shall reflect the date of last suspension of voting right in force at the beginning of the reporting period or held over the reporting period.

19) **Column 11** shall reflect the last date of withdrawal of suspension of voting rights or held over the reporting period.

20) **Column 12** shall reflect information on other prohibitions on the right to vote.

21) **Column 13** shall reflect the date of obtaining the NBM written permission by each shareholder and/or group to hold a qualifying holding in the share capital of the bank or the date of holding such shareholding, defined as qualifying holding by law. It is considered date of holding of shareholding, defined as qualifying holding by operation of law:

a) 18.11.2005 - for the shareholding equal to or greater than 5 percent and less than 10 percent, held on 18.11.2005, acquired without the need to obtain the permission of the National Bank and qualified as qualifying holding by Law no. 249-XVI of 21.10.2005 "For the amendment and completion of the Law no.550-XIII on Financial Institutions of 21.07.1995 and Article 24 of Law no.199-XIV of 18.11.1998 on securities market" and which has not been increased until the reporting date;

b) 15.08.2014 - for the shareholding equal to or greater than 1 percent and less than 5 percent, held on 15.08.2014, acquired without the need to obtain the permission of the National Bank and qualified as qualifying holding by Law no.180 of 25.07.2014 "For the amendment and completion of certain normative acts" and which has not been increased so as to reach or exceed the levels provided for in Article 15, paragraph (1) of the Law on financial institutions until the reporting date;

If the qualifying holding is owned by a group, the respective column shall be completed for each shareholder in the group.

[Item 21 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

21¹) **Column 14** shall reflect the manner in which the qualifying holding is owned. To be indicated "1" - if the shareholder or group owns the qualifying holding with the written permission

of the NBM and “2” - if the shareholding, qualified as qualifying holding, is owned by operation of law.

[Item 21¹ inserted by the Decision of the CA of the NBM no.32 of 05.02.2015]

22) **Column 15** shall reflect information on the participation of shareholders in the last GMS, according to the circumstances described below:

- 1 - participated the shareholder - individual;
- 2 - participated the representative of the shareholder - individual;
- 3 - participated the representative of the shareholder - legal entity, which is the leader of the respective legal entity;
- 4 - participated the representative of the shareholder - legal entity, which is not the leader of the respective legal entity;
- 0 - neither the shareholder nor the representative participated; If in the respective column is indicated “1” or “0”, columns 16 - 18 shall not be filled out.

[Item 22 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

23) **Column 16** shall reflect the name and surname of the representative of the shareholding that participated in the last GMS.

[Item 23 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

24) **Column 17** shall reflect the IDNP of the representative of the shareholder, according to the item 3, sub-item 6) of the procedure for compiling this report, which represented the shareholder in the last meeting of the GMS.

[Item 24 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

25) **Column 18** shall reflect the legal basis for the representation of the shareholder. The following examples of formulations shall be used to reflect the legal basis: “Statute registered at the State Registration Chamber on dd.mm.yyyy”; “Power of attorney no.xx of dd.mm.yyyy, valid until dd.mm.yyyy”; “Representation contract no.xx of dd.mm.yyyy, valid until dd.mm.yyyy”.

[Item 25 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

4. Report ORD 3.15C shall reflect information on indirect holders, including beneficiary owners of qualifying holding in the share capital of banks identified in the report ORD 3.15B and that hold qualifying holdings.

1) The report shall reflect information related to indirect holders, including beneficiary owners of qualifying holding in the share capital of banks. When filling out this information, it shall be taken into account the definitions of “qualifying holding”, “beneficial owner”, “control”, “indirect acquiring/holding” stipulated in Article 3 of the Law on financial institutions and the Regulation on qualifying holdings in the share capital of the bank.

[Sub-item 1) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

2) **Column B** shall indicate the name and surname of the shareholder - individual or the name of the shareholder - legal entity, according to the document confirming state registration of the legal entity that hold individually or in concert qualifying holdings in the share capital of the bank.

3) **Column C** shall indicate state identification number (numeric format) of the shareholder, according to item 3 sub-item 6) of the procedure of filling out of this Report.

[Sub-item 3) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

4) The information reflected in columns B and C of this report shall match the respective information in ORD 3.15B.

5) **Column 1** shall indicate the level of indirect qualifying holding. Indirect holding levels shall be indicated with Roman numerals, reflecting each level in a separate row up to the last level of indirect holding and completing the respective columns 2-5 for each person. At the first level (I) shall be indicated the persons that have direct control over the bank's shareholders and, where applicable, at the second level shall be indicated the persons that have over the persons of the first level, etc. up to the last level, which reflects the beneficial owner.

6) **Column 2** shall reflect the name and surname of the individual or the name of the legal entity, according to the document confirming the state registration of the legal entity, which hold a qualifying holding in the capital of the person of a previous level. The last level shall reflect the beneficial owner.

7) **Column 3** shall reflect state identification number (numeric format) of the indirect holder of qualifying holding as provided for in item 3 sub-item 6) of the procedure of filling out this report.

[Sub-item 7) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

8) **Column 4** shall reflect the domicile - in case of individuals and the headquarters - in case of legal entities, and other correspondence addresses, if any. The information shall be reflected as indicated in item 3 sub-item 5) of this report.

[Sub-item 8) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

9) **Column 5** shall reflect the way of exercising control by the indirect holder in the share capital over the shareholder and that of indirect holders at each level. As for the indirect holder of the first level shall be indicated the way of exercising control over the shareholder indicated in column B. As for the indirect holder of the second level shall be indicated indicate the way of exercising control over the indirect holder of the first level, that of third level - over indirect holder of second level. This rule shall be also applied to reflect information up to the last level of indirect holder (beneficial owner). To describe the way of exercising control, simple and uniform formulations shall be used. In the respective description, banks shall use the notion of "control" and other related notions provided for in Article 3 of the Law on Financial Institutions and Regulation on holding equity interests in the share capital of the bank.

[Sub-item 9) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

9¹) **Column 6** shall indicate 1 for the beneficial owner and 0 for the other persons.

[Sub-item 9¹) amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

5. Report ORD 3.15D shall reflect information related to full disposal of shares held by bank's shareholders during the reporting period, which led to the loss of shareholder quality and shall be completed taking into account the instructions below.

1) Rows 1.0, 2.0, 2.1, 2.2, and 3.0 shall be completed only for columns 2 and 3. Rows 3.1,

3.2 - 3.n shall be completed in all columns.

2) **Column C** shall reflect the name and surname of the individual or the name of legal entity, according to the document confirming the state registration of the legal entity, which held a qualifying holding in the share capital of the bank at the beginning of the reporting period, greater than or equal to 1% and fully disposed of bank shares during the reporting period.

3) **Column D** shall reflect the type of person according to the encoding system described in item 8 of the Report on portfolio of granted credits and undertaken credit commitments.

4) **Column E** shall reflect the number of state identification number, according to the provisions of item 3, sub-item 5) of the procedure of filling out this Report.

5) **Column 1** shall reflect the date of registration of full disposal of bank's shares in the register of securities holders of the bank.

6) **Column 2** shall reflect the value of disposed of shares in MDL.

7) **Column 3** shall reflect the size of disposed shares in percentages.

6. If, during the reporting period, there have been made transfers of ownership of bank shares, held by shareholders with holdings of 1% and more of the share capital of the bank, an explanatory note on paper shall be submitted along with the report in electronic form, which shall include detailed information, separately for each transfer, containing at least the following information for the person that transmitted the ownership and separately for the person that acquired ownership of the shares of the bank:

- a) Name, IDNP/IDNO;
- b) Date of loss/registration of ownership in the register of securities holders;
- c) Number and type of shares transferred;
- d) Type of transfer (donation, inheritance, stock exchange transactions, additional contribution to bank capital, etc.).

6¹. If, during the reporting period, there have occurred changes in the structure and/or in the information on indirect holder/beneficial owner of the qualifying holding in the share capital of the bank, along with the electronic report, the bank shall submit an explanatory note on paper with detailed information on such changes, separately for each indirect holder/beneficial owner.

For the person who has lost the status of indirect holder/beneficial owner, it shall be indicated the name, IDNP/IDNO and the date of loss of that status.

For the person who has acquired the status of indirect holder/beneficial owner, the banks shall present at least the following information:

- a) name, IDNP/IDNO;
- b) date of acquiring the status of indirect holder/beneficial owner;
- c) type of transfer (donation, inheritance, transactions carried out on the stock exchange, supplementary to the capital of the legal entity, etc.), which led to obtaining the status of indirect holder/beneficial owner.

If, during the reporting period, there have occurred changes in the information related to the indirect holder/beneficial owner, the bank shall indicate in the explanatory note the essence of change, with a detailed description of the cause of the change, including the date it occurred.

[Item 6¹ inserted by the Decision of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

7. Periodicity of submission of the report: Table A - monthly; Table B - monthly; Table C - quarterly; Table D - monthly.

[Item 7 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

[Annex no.11 in the wording of the Decision of the CA of the NBM no.32 of 05.02.2015]

Code form

Bank codeof 20

(001 – lei)

[illegible]

3	0	Shareholdings in the capital of legal entities, except banks, purchased for the reimbursement of credits	x	x	x			x	x	x	x	x
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	1											
	...											
4	0	Shareholdings in the capital of banks, transmitted for the reimbursement of credits	x	x	x			x	x	x	x	x
	1											
	...											
9	0	Amount of all shareholdings	x	x	x			x	x	x	x	x

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Procedure for compiling the Report on shareholding in the capital of legal entities

1. This report shall reflect information on all shareholdings in the capital of legal entities held by the bank and reflected in its balance sheet, including the shareholdings transmitted into possession/acquired for the reimbursement of credits or debts (hereinafter referred to as transmitted for the reimbursement of credits).

2. **Column (D)** shall indicate the state identification number of the legal entities (IDNO) from the State Register of legal entities. In case of non-resident legal entities, the state identification number assigned by the authorised body from the country of origin of the nonresident legal entities shall be indicated.

3. **Column (1)** shall indicate the number of shares held by the bank in the capital of legal entity - joint stock company. If the legal entity is not a joint stock company, the respective column shall not be completed.

4. **Column (2)** shall reflect the nominal value of the shareholding in the capital of the legal entity.

5. **Column (3)** shall reflect the carrying amount of the shareholding in the capital of legal entities.

6. **Column (4)** shall reflect the purchase value of the shareholding held in the capital of the legal entity. For the shareholdings obtained through sale and purchase, the purchase price shall be reflected, while for shares obtained by taking into possession, the fair value shall be reflected.

7. **Column (5)** shall reflect the date of purchase of shareholding in the capital of the legal entity or its transmission for the reimbursement of credits. If the shareholdings were purchased in instalments, the last date of purchase shall be indicated.

8. **Column (6)** shall reflect the ratio of the carrying amount of the shareholding and regulatory capital (TRC) of the bank. The result of this column shall be obtained by dividing the value of column (3) to total regulatory capital of the bank and multiplying by 100. The amount of total regulatory capital shall be equal to the row 5.0 of the Report on the calculation of total regulatory capital.

9. **Column (7)** shall indicate the size of the share capital of the legal entity. If the capital of the legal entity is constituted in foreign currency, its size shall be reflected as required in item 7 of this Instruction.

10. **Column (8)** shall indicate the ratio of the nominal value of the shareholding and the share capital of the legal entity. The result of this column shall be obtained by dividing the value in column (2) to column (7) and multiplying by 100.

11. **Column (9)** shall indicate the influence position of the bank over the legal entity, including the bank, using the following encoding:

- 1 control
- 2 associate
- 3 joint venture

In determining the above-mentioned encoding, banks shall be guided by the notion of “control” – for position “1”, notion of “associate” – for position “2”, and notion of “joint venture” – for position “3”, taking into account the relevant International Accounting Standards.

[Item 11 amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

12. Row **1.0 Shareholdings in the capital of legal entities, except banks**, columns (3) and (4) of this row shall reflect the carrying amount and the purchase value of all shareholdings of the bank in the capital of legal entities, except banks, which shall be obtained by summing the rows 1.1, 1.2 etc.

Row 1.1 and other rows referring to Section 1 of column (C) shall reflect the name of the legal entity.

Total value of shareholding in the capital of legal entities shall not include the shareholdings in banks and shareholdings transmitted into possession for the reimbursement of credits.

13. Row **2.0 Shareholdings in bank's capital**, columns (3) and (4) of this row shall reflect the carrying amount and purchase value of all shareholdings in bank's capital, obtained by summing the rows 2.1, 2.2, etc.

Row 2.1 and other rows referring to Section 2 of column (C) shall reflect the name of the bank.

The total value of shareholdings in banks shall not include the shareholdings transmitted for the reimbursement of credits.

14. Row **3.0 Shareholdings in the capital of legal entities, except banks, purchased for the reimbursement of credits**, columns (3) and (4) of this row shall reflect the carrying amount and purchase value of all shareholdings in the capital of legal entities, except banks, transmitted into possession for the reimbursement of loans, as well as shareholdings under REPO agreements, obtained by summing the rows 3.1, 3.2, etc.

Row 3.1 and other rows referring to Section 3 of column (C) shall reflect the name of the borrower legal entity.

15. Row **4.0 Shareholdings in the capital of banks, transmitted for the reimbursement of credits**, columns (3) and (4) of this row shall reflect the carrying amount and purchase value of all shareholding in the capital of banks, transmitted into possession for the reimbursement of credits, as well as shareholdings under REPO agreements, obtained by summing the rows 4.1, 4.2, etc.

Row 4.1 and other rows referring to Section 4 of column (C) shall reflect the name of the borrower legal entity.

16. Row **9.0 Amount of all shareholdings**, columns (3) and (4) of this row shall reflect the result obtained from summing the rows 1.0, 2.0, 3.0 and 4.0.

17. Periodicity of submission of the report - quarterly.

ORD 0317
Code form

Bank code

ORD 3.17 Portfolio of granted credits and undertaken credit commitments as
of _____ 20__

No	Bo rro we r/c ou nte rpa rty	Ide nti fication we r/c mb ou nte rpa rty	Ty pe of bor ro we r/c ou nte rpa rty	Co ntr act nu mb er	Dat e of ass um ing exp osu re	Co ntr act am ou nt	Dat e of rei mb urs em ent	No mi nal int ere st rat e (%)	Cu rre ncy of cre dit/ co m mit me n	Ind ust ry of cre dit/ co m mit me nt	Ty pe of ins ura nce	Val ue of ins ura nce	Dat e of last ext ens ion	Ext end ed unt il	Bal anc e of cre dit in ren cru cy dit	Bal anc e of cre dit in M DL	Bal anc e of cre dit in co m mit me nts	Clas sifi cation cat ego ry	A mo unt of inst al me nts to b	A mo unt of fac to r in cre dit to cur be ren pai cy d	Nu mb er of dis bur se me nt s	Int ere st am ou nt dit to cur be ren pai cy d in	Int ere st am ou nt cre dit to cur be ren pai cy d in	Nu mb er of late day s on int ere st	Ag ree ment of cre dit sub ject to his tory	Inf or ma tion on cre dit hist ory	Ac cou nt nu mb er	BI C acc ou nt nu mb er	No te
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
1																													
2																													
.... n																													

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Report form amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

Procedure for compiling the Report on portfolio of granted credits and undertaken credit commitments

1. This report shall reflect information on credits granted, by each debtor separately, and information on each credit commitment undertaken.

2. Credits, financial leases or credit commitments undertaken (for the purpose of this report - "credits") are divided into different categories depending on the industry and collateral. All credits shall be reflected, irrespective of their position of expiry or the ability to be collected. Credits sold by the bank without recourse or written-off shall not be reflected. In the event that a part of the credit has been sold, there shall be reflected only that part of the credit that remains at the reporting bank. When using the term "extended credit" it shall be taken into account the definition of "extended asset" from the Regulation on assets and contingent liabilities classification.

3. For the positions reflecting credit commitments shall be completed only the columns for which the bank holds information. For the rest of the columns, it shall be indicated "-".

4. The amounts of this report shall be reflected without being diminished with the respective amounts related to the value adjustments, allowances for impairment losses (loss of value) and calculated amount of allowances for contingent assets/liabilities classification in accordance with the Regulation on assets and contingent liabilities classification.

5. Column **1 No.** shall reflect the order number of each entry in the table.

6. Column **2 Borrower/counterparty** shall reflect the name/name and surname of the borrower/counterparty that has been entered into the information system of the bank and that received a credit from the bank. Resident legal entities are recommended to use the registered abbreviated name of the legal entity (source - official website of State Tax Service: <https://servicii.fisc.md/contribuabil.aspx>).

[Item 6 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

7. Column **3 Identification number of borrower/counterparty** shall reflect, as appropriate, state identification code (numeric format) of the legal entity (IDNO), state identification number of the individual (IDNP), fiscal code assigned by the tax authority or series and number of the identity document in the event that these are used/assigned according to the legislation in force as personal identification number. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the non-resident shall be indicated and in case of non-resident individuals - series and number of identity document/passport.

[Item 7 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

8. Column **4 Type of borrower/counterparty** shall reflect the borrower/counterparty codification according to the following categories:

- „11” - resident legal entities, including individuals who practice entrepreneurial activity or other type of activity;
- „12” - non-resident legal entities, including individuals who practice entrepreneurial activity or other type of activity;
- „21” - resident individuals;
- „22” - non-resident individuals.

9. Column **5 Contract number** shall indicate the number of the credit contract concluded between the bank and borrower/counterparty (hereinafter „contract”) and which has been entered into the information system of the bank.

10. Column **6 Date of assuming exposure** shall reflect the initial date of assuming exposure (date of contract signing) in the following format: dd.mm.yyyy (e.g. 31.01.2010).

11. Column **7 Amount of the contract** shall reflect the amount in original currency of the credit/credit commitment according to the respective contract. In the event that the contract provides for more currencies, registrations in the report shall be performed separately for each currency.

12. Column 8 Date of reimbursement shall reflect the final maturity date of the credit/credit commitment according to the initial contract (until prolongation or renegotiation, if any), in the following format: dd.mm.yyyy (e.g. 31.01.2010). In the case of credits granted through credit cards, without maturity (lifetime credit card), it shall be indicated a maturity over 10 years from the reporting date (e.g. Reporting date - 31.03.2014, maturity - 31.03.2024). *[Item 12 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

13. Column 9 Nominal interest rate (%) shall reflect the nominal interest rate as indicated in the contract. It shall be indicated in numeric format, using the period (.) as decimal separator and without including the sign (%) (e.g. 15.85).

14. Column 10 Credit/credit commitment currency shall reflect the numeric code of the respective currency. If the credit in MDL is linked to the exchange rate, in the given column shall be indicated the code of the currency in which the credit was granted (498) code and the code of the foreign currency to which the credit is linked, dividing the codes by slash "/" (e.g., 498/840, 498/978).

15. Column 11 Credit/credit commitment industry shall indicate the industry/field in which the borrower /counterparty is working. It shall be indicated only one of the categories indicated below, the one with the higher share:

- 01 - Credits granted to agriculture - according to the characteristics of the group of accounts 1230.
- 02 - Credits granted to food industry - according to the characteristics of the group of accounts 1240.
- 03 - Credits granted to constructions - according to the characteristics of the group of accounts 1260.
- 04 - Consumer credits - according to the characteristics of the group of accounts 1290.
- 05 - Credits granted to energy industry - according to the characteristics of the group of accounts 1320.
- 06 - Overnight and overdraft credits granted to banks - according to the characteristics of the group of accounts 1330 and 1340.
- 07 - Credits granted to banks - according to the characteristics of the group of accounts 1350.
- 08 - Credits granted to financial institutions from state budget - according to the characteristics of the group of accounts 1360.
- 09 - Credits granted to National Social Insurance House/National Health Insurance Company - according to the characteristics of the group of accounts 1370.
- 10 - Credits granted to Government - according to the characteristics of the group of accounts 1380.
- 11 - Credits granted to administrative-territorial units/institutions subordinated to administrative territorial units - according to the characteristics of the group of accounts 1390.
- 12 - Credits granted to productive industry - according to the characteristics of the group of accounts 1410.
- 13 - Credits granted to trade - according to the characteristics of the group of accounts 1420.
- 14 - Credits granted to non-bank financial sector - according to the characteristics of the group of accounts 1430.
- 15 - Credits granted for purchase / construction of buildings - according to the characteristics of the group of accounts 1440.
- 16 - Credits granted to non-commercial organizations - according to the characteristics of the group of accounts 1450.
- 17 - Credits granted to individuals performing an activity - according to the characteristics of the group of accounts 1460.

- 18 - Credits granted to transport, telecommunications, and network development - according to the characteristics of the group of accounts 1470.
- 19 - Credits granted to services sector - according to the characteristics of the group of accounts 1310.
- 20 - Other granted credits - according to the characteristics of the group of accounts 1490, 1510 and other that are not reflected above.

Credits combining REPO agreement forms, placements - guarantees, financial lease, credit commitment, and other placements (overnight and on term) with the reimbursement term expired, stipulated in the legal document concluded between the parties, shall be classified according to the characteristics of the group of accounts above-mentioned.

[Item 15 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

16. Column **12 Type of insurance** shall reflect the main source of insurance for each credit, separately, using the encoding system from the Report on large exposures of this Instruction.

17. In the event that several types of insurance are used, this column shall reflect the main type of insurance.

18. Column **13 Value of insurance** shall indicate the aggregate value of collateral in Moldovan Lei, according to the collateral agreement related to the credit/credit commitment. In the event that the good is pledged for two or more credits/ credit commitments, its value shall be divided proportionally for these credits, depending on credit balance on the reporting date, such that the value of the pledge is not doubled.

E.g.: Collateral value MDL 1000000.00

Credit 1: MDL 200000.00;

Credit 2: MDL 300000.00;

Credit 3: MDL 100000.00;

Total balance of credits: MDL 600000.00

Share of credit 1: $(200000.00/600000.00)=0.33$

Share of credit 2: $(300000.00/600000.00)=0.5$

Share of credit 3: $(100000.00/600000.00)=0.17$

Collateral distribution, credit 1: $1000000.00*0.33=330000.00$ (MDL);

Collateral distribution, credit 2: $1000000.00*0.5=500000.00$ (MDL);

Collateral distribution, credit 3: $1000000.00*0.17=170000.00$ (MDL).

19. Column **14 Date of last extension** shall reflect the last extension date according to the definition „extended asset” of the Regulation on assets and contingent liabilities classification in the following format: dd.mm.yyyy (e.g. 31.01.2010).

20. Column **15 Extended until**, in case of prolongation (or other changes in maturity) shall reflect the final maturity in the following format: dd.mm.yyyy (e.g. 31.01.2010). Otherwise, the date in column 8 shall be indicated.

21. Column **16 Balance of credit in credit currency** shall reflect the gross amount outstanding in the balance in credit currency on the reporting date. Credit agreements with balance 0 having the ability to increase the balance shall be indicated as credit agreements with balance zero.

22. Column **17 Balance of credit in MDL** shall reflect the gross amount outstanding in the balance on the reporting date, amount in foreign currency recalculated in MDL using the official exchange rate of MDL. Credit agreements with balance 0 having the ability to increase the balance shall be indicated as credit agreements with balance zero.

23. Column **18 Balance of credit commitments in MDL** shall reflect the amount of outstanding credit commitments under the contract, amount of commitments in foreign currency recalculated in MDL using the official exchange rate of MDL. For undertaken credit commitments and partially disbursed, the given column shall be completed for the part of the commitment that was not disbursed.

24. Column 19 Classification category shall reflect the risk category as at the reporting date, depending on the credit classification according to the Regulation on assets and contingent liabilities classification. The classification category shall be indicated as following:

- 0 – not subject to classification;
- 1 – standard;
- 2 – supervised;
- 3 – substandard;
- 4 – doubtful (uncertain);
- 5 – compromised (losses).

25. Column 20 Amount of instalments to be paid in credit currency shall indicate the amount of instalments to be paid towards principle by the borrower according to the schedule indicated in the credit contract from its issuing to the reporting date. In case of the credit lines, there shall be indicated the difference between the credit contract amount and maximal limit accepted on the reporting date, according to the credit contract. Where revolving credit lines granted to individuals on cards record late days for the payment of instalments, the respective column shall reflect the result of the following formula: the amount of the contract - credit balance + late instalment. For products that do not provide calendars (sanctioned and unsanctioned overdrafts on debit cards, outstanding credit card debt, etc.), it shall be indicated the amount of outstanding payments at the reporting date.

[Item 25 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

26. Column 21 Amount of instalments to be paid de facto in credit currency shall reflect the amount of instalments to be paid de facto by the borrower for the principal from the date of issuing the credit until the reporting date. In the case of credit lines, it shall be reflected the difference between the amount of credit agreement and outstanding balance according to such agreement as at the reporting date. In the case of products without payment schedule (authorised and authorised overdrafts on debit cards, outstanding debts on credit cards, etc.), it shall be indicated zero.

[Item 26 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

27. Column 22 Number of late days to disbursement shall reflect the number of days late to disbursements, calculated (if any arrears) from the date when the instalment supposed to be paid. It shall be indicated only if there are outstanding payments (difference between column 21 and 20 is negative), otherwise it shall be indicated "0".

28. Column 23 Interest amount to be paid in credit currency shall reflect the interest amount to be paid by the borrower according to the schedule indicated in the credit contract on the date of issuing the credit contract until the reporting date.

29. Column 24 Interest amount paid de facto in credit currency shall indicate the interest amount paid de facto by the borrower on the date of issuing the credit until the reporting date.

30. Column 25 Number of late days on interest payment shall reflect the number of late days on payment of interest, calculated (if any arrears) from the date when the interest shall be paid. It shall be indicated only if there are outstanding payments (difference between column 24 and 23 is negative), otherwise it shall be indicated "0".

31. Column 26 Agreement of credit history subject shall answer to the question whether the consent of the credit history subject has been obtained for presenting information to credit history bureau ("yes" - 1 or "no" - 0). In case of impossibility (documentary demonstrated) to obtain the approval or disapproval of the client, it shall be indicated "2".

32. Column 27 Information on credit history shall answer the question whether the bank holds information on credit history for the subject of the credit history.

- 0 - information is missing;
- 1 - held information prior to credit granting;

- 2 - held updated information, annually, after credit granting or contractual conditions changing.

[Item 33 excluded by the Decision of the CA of the NBM no.1 of 16.01.2014]

34. Column 28 Account number shall indicate the number of analytical account opened based on synthetic account of the Chart of accounts of the book-keeping within licensed banks of the Republic of Moldova, which shall reflect the amount related to the respective credit.

34¹. Column 29 BIC account number shall reflect the unique and complete number of account of credit history subject as it exists in the records of the source of formation of credit histories, accompanied by the first four characters of the BIC identification code of the source of formation of credit histories.

[Item 34¹ inserted by the Decision of the CA of the NBM no.32 of 05.02.2015]

35. Column 30 Note may include additional data or explanations on borrower, if these are relevant.

[Item 35 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

36. Periodicity of submission of the report - monthly.

37. The deadline for submission of the report - not later than the 15th of the month following the reporting month.

[Item 37 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Annex no.13 abrogated by the Decision of the CA of the NBM no.1 of 16.01.2014]

ORD 0305 Code
form

Bank code

ORD 3.5 Bank's affiliated persons

as of _____ 20__

No.	Name of person	Country of residence	State identification number	Code of the affiliatio n criterion	Detailed description of the affiliated criterion	Date of obtaining the affiliated	Loss of affiliati on criterio n	Date of loss of affiliatio n	Information on administrators						
									Managem ent level	Position	Date of appoi ntmen t/selec tion	Date of confirmatio n	Shareholding in bank's capital	Size of shareholding	Comme nts
A	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1															
2															
...															
n															

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

*[Report form inserted by the Decision of the CA of the NBM no.64 of 04.04.2013]
[Report form amended by the Decision of the CA of the NBM no.1 of 16.01.2014]
[Report form amended by the Decision of the CA of the NBM no.32 of 05.02.2015]*

Procedure for compiling the Report on bank's affiliated persons

1. This report shall reflect information on bank's affiliated persons, determined according to the Regulation on bank's transaction with its affiliated person (with further amendments and completions).

2. Column **A No.** shall indicate the registration number in the report.

3. Column **1 Name of person** shall reflect the name, name and surname of the affiliated person, according to the registration document /identity card.

4. Column **2 Country of residence** shall indicate the alphabetical code (Alfa 3) of the residence country of affiliated person, according to the ISO 3166 code.

5. Column **3 Identification number** shall reflect the state identification number of the legal entities (IDNO), state identification number of individual (IDNP), fiscal code assigned by the fiscal body or series and identity card number, in the event that these are used/assigned according to the legislation in force as personal identification number, for bank's affiliated persons that are direct part of the contract concluded with the bank. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the non-resident shall be indicated and in case of non-resident individuals - series and number of identity document/passport. In case of lack of identification data in the respective cell shall be indicated „N/A”.

6. Column **4 Code of affiliation criterion** shall indicate the affiliation criterion, taking into account provision of item 2 of the Regulation on bank's transaction with its affiliated persons, following the codification below:

01 – for administrators of the legal entities (according to the definition of administrator of the Article 3 of the Law on financial institutions), and members of the credit committee (in case of bank);

02 – for legal entities and/or individuals who hold directly or indirectly and controls 5 or more percent of the share capital of bank;

03 – for the person holding the control over the legal entity;

04 – for the person that is under the control of the legal entity;

05 - for the person that is with the legal person under the control of another person;

06 - for the person affiliated with the individual who, according to the civil law, is linked with the individual through first and second degree of kinship;

07 - for the person affiliated with the individual who, according to the civil law, is his/her spouse;

08 - for the person affiliated with the individual who has direct or associate interest in a participation;

09 - for the legal entity, affiliated with the individual, on which the individual and its affiliated persons exercise control individually or jointly.

10 - for the person affiliated with the individual specified in item 01;

11 - for the person affiliated with the individual specified in item 02;

12 - for the person affiliated with the individual specified in item 03;

13 - for the person affiliated with the individual specified in item 04;

14 - for the person affiliated with the individual specified in item 05.

If a person can meet several affiliation criteria, in the report shall be indicated the first code of the criteria according to the above-mentioned list.

7. Column **5 Detailed description of the affiliated criterion** shall reflect for each person in part, according to the Regulation on bank's transactions with affiliated persons, the detailed description of the affiliation criterion, by indicating, where appropriated, the degree of kinship, procedure of exercising control, size of shares and functions held by administrators, persons of all affiliation levels (for instance, indirect control or person under control together with a third party) and other data that can lead to the determination of the affiliation relationship between the persons indicated in the list and/or other and detection of joint activities. In this column shall not be indicated the code of the affiliation criterion or its name. *[Item 7 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]*

8. Column **6 Date of obtaining the affiliation** shall indicate the date of obtaining the affiliation in the following format: dd.mm.yyyy (for example: 31.01.2010).
[Item 8 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

9. Column **7 Loss of affiliation criterion** shall indicate "1" - in case of loss of affiliation criterion and "0" - in case the affiliated person of the bank did not lose the affiliation criterion during the reporting period.

10. Column **8 Date of loss of affiliation** shall indicate the date of losing the affiliated criterion to the bank. If column 7 indicates "0", column "8" shall not be completed. Persons that have lost affiliation criterion shall be indicated in the report only once, at the next reporting date after losing the affiliation.

11. Columns **9-15** shall be completed only by persons holding the position of bank administrator as at the reporting date. For the rest of affiliated persons, these columns shall not be completed. *[Item 11 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]*

12. Column **9 Management level** shall reflect the level of management of the administrator, using the encoding below:

1 - Bank's Board

2 - Executive Body

3 - Audit Committee 4 - Head of branch 5 - Other administrators.

13. Column **10 Position** shall reflect the position/positions occupied by the administrator within the bank, including that of bank employee. For example, chairperson of bank's Board, member of bank's Board, member of Management Committee of the bank, head of department of _____, head of branch _____, etc. If the administrator temporarily exercises another function of administrator in the bank, the respective position shall be indicated this column, date of appointment, date of confirmation, and other relevant information related to the position held.

[Item 13 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

14. Column **11 Date of appointment/selection** shall reflect the date of appointment or election of the administrator to such position by the authorised body.

[Item 14 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

15. Column **12 Date of confirmation** shall indicate the confirmation date of the administrator in the respective position by the National Bank.

[Item 15 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

16. Column **13 Shareholding in the capital of the bank** shall indicate the number "1" if the administrator of the bank holds shares in the share capital of the bank and the number "0", if the administrator of the bank does not hold any shares in the share capital of the bank.

17. Column **14 Size of shareholding** shall reflect the size of shareholding in percentage, held by the bank administrator in the share capital of the bank. This column shall be filled in only if column 13 indicates the number "1".

18. Column **15 Comments** shall reflect information for Board members and Audit Committee of the bank on the primary position as follows: entity name, legal address, telephone number, position held. If there are other positions held, such information shall be indicated in the same row with the separation of information by slash "/". For the other administrators of the bank,

this column shall reflect information related to previous position of administrator held in the bank: position / positions previously held, date of appointment, date of confirmation and other relevant information related to the position of administrator previously held. *[Item 18 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]*

19. Periodicity of submission of the report - quarterly.

[Items 9 -10 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

[Items 11-19 inserted by the Decision of the CA of the NBM no.1 din 16.01.2014]

ORD 0306
Code form

Bank code

ORD 3.6 Portfolio of letters of credit and issued guarantees as
of _____ 20__

No.	Counterparty	Identification number of the counterparty	Beneficiary of the guarantee	Type of beneficiary of the guarantee	Type of counterparty	Number of the contract/transaction	Date of assuming exposure	Validity of contract	Date of expiry of validity of the contract	Contract currency	Amount of contract in original currency	Amount of contract, MDL	Classification category	Agreement of credit history subject	Information on credit history	Type of transaction	Note
A	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
1																	
2																	
...																	
n																	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216221/2008 of 09 December 2011).

Procedure for compiling the Report on portfolio of letter of credit and issued guarantees

1. This report shall reflect information on the portfolio of letters of credit and issued guarantees for each counterparty of the bank and each exposure in part (6500, 6700, as well as other accounts where the commitments are reflected, which correspond by essence to the term of letter of credit and/or guarantees).

2. Amounts in this report shall reflect the gross value without being reduced with the amount of allowances for losses to letter of credit and guarantees, calculated according to Regulation on asset and contingent liabilities classification.

3. Column **A No.** shall indicate the registration number in the report.

4. Column **1 Counterparty** shall indicate the name/name and surname of counterparty with which the bank concluded the contract and to which the bank assumed the exposure.

5. Column **2 Identification code of counterparty** shall reflect, as appropriate, state identification code (numeric format) of the legal entity (IDNO), state identification number of the individual (IDNP), fiscal code assigned by the tax authority or series and number of the identity document in the event that these are used/assigned according to the legislation in force as personal identification number. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the nonresident shall be indicated and in case of non-resident individuals - series and number of identity document/passport.

6. Column **3 Beneficiary of the guarantee** shall reflect the name/name and surname of the person who will benefit from the guarantee issued by the bank.

6¹ Column **4 Type of beneficiary of the guarantee** shall reflect the type of beneficiary of the guarantee based on the following criteria:

„R” – resident;

„N” - non-resident.

[Item 6¹ inserted by the Decision of the CA of the NBM no.1 din 16.01.2014]

7. Column **5 Type of counterparty** shall reflect the code of counterparty according to the criteria set forth in item 8 of the procedure for compiling the Report on portfolio of granted credit and undertaken credit commitments of this Instruction.

8. Column **6 Number of the contract/transaction** shall reflect the number of the contract concluded between the bank and counterparty (hereinafter "contract") and included in the informational system of the bank.

9. Column **7 Date of assuming exposure** shall reflect the initial date of assuming exposure (date of contract signing) in the following format: dd.mm.yyyy (e.g. 31.01.2010).

9¹ Column **8 Validity of contract** shall indicate “1” for contracts with fixed validity term and “0” for contracts without fixed validity term.

[Item 9¹ inserted by the Decision of the CA of the NBM no.1 din 16.01.2014]

10. Column **9 Date of expiry of validity of the contract** shall reflect the final maturity date of the contract, in case of its prolongation and renegotiation, it shall be reflected the maturity date indicated in the agreement of prolongation and renegotiation in the following format: dd.mm.yyyy (for example, 31.01.2010).

[Item 10 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

11. Column **10 Contract currency** shall reflect the numeric code of the respective currency.

12. Column **11 Amount of the contract in original currency** shall indicate the gross amount of the letter of credit and/or issued guarantee stipulated in the contract. In case of its prolongation and renegotiation, it shall be indicated the gross amount stipulated in the agreement of prolongation and renegotiation. In the event that the contract provides for more currencies, registrations in the report shall be performed separately for each currency.

13. Column **12 Amount of the contract in MDL** shall reflect the gross amount of the letter of credit and/or issued guarantee stipulated in the contract, the amount in foreign currency being recalculated in Moldovan Lei using the official exchange rate of MDL. In case of its prolongation and renegotiation, it shall be indicated the gross amount stipulated in the agreement of prolongation and renegotiation.

14. Column **13 Classification category** shall reflect the classification category of the guarantees/letters of credit issued taking into account the criteria determined in item 10 of the procedure of compiling the Report on large exposure of this Instruction.

15. Column **14 Agreement of credit history subject** shall answer the question whether the agreement of the subject of credit history on submitting the information to the credit history bureau was obtained, according to the criteria established in item 31 of the procedure of compiling the Report on portfolio of granted credit and undertaken credit commitments of this Instruction.

16. Column **15 Information on credit history** shall answer the question whether the bank has information on credit history for credit history subject, according to the criteria established in item 32 of the procedure of compiling the Report on portfolio of granted credit and undertaken credit commitments of this Instruction.

16¹ Column **16 Transaction type** shall indicate whether the information from the respective row refers to the letter of credit (specifying the type of letter of credit) or to the guarantee, based on the codes below:

1. letter of credit; 2.
- stand-by letter of credit; 3.
- guarantees.

[Item **16¹** inserted by the Decision of the CA of the NBM no.1 din 16.01.2014]

17. Column **17 Note** may include additional data or explanations on counterparty and/or beneficiary of the guarantee, if these are relevant.

18. Periodicity of submission of the report - quarterly.

ORD 0307

Code form

Bank code

**ORD 3.7 Tangible assets transmitted for credit and debt repayment as
of _____ 20__**

No.	Asset description	Cadastral number	Name of borrower	Identificatio n number of borrower	Mortgage borrower	Identification number of mortgage borrower	Date of transmission into possession	Prolongation of classification period	Asset market value	Asset value	Classification category
A	1	2	3	4	5	6	7	8	9	10	11
1											
2											
...											
n											

Executor and telephone number _____

NOTE: The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

*[Report format inserted by the Decision of the CA of the NBM no.64 of 04.04.2013] [Report
format amended by the Decision of the CA of the NBM no.1 of 16.01.2014]*

**Procedure for compiling the
Report on tangible assets transmitted
for credit and debt repayment**

1. This report shall reflect the information on tangible assets (immovable property) transmitted into bank's possession/acquired in exchange for credit and debt repayment (hereinafter referred to as transmitted for credit and debt repayment).

[Item 1 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

2. The amounts of this report shall be reflected in MDL without being diminished with the respective amounts related to the value adjustments, allowances for impairment losses (loss of value) and calculated amount of allowances for contingent assets/liabilities classification in accordance with the Regulation on assets and contingent liabilities classification.

3. Column **A No.** shall indicate the registration number in the report.

4. Column **1 Asset description** shall reflect the type (residential, commercial or land), total area, and address of the property (e.g., *residential real estate with total area of 1000 square meters, located on 1 Stefan cel Mare Avenue, Chişinău*).

5. Column **2 Cadastral number** shall reflect the cadastral number (conventional cadastral number) of land, building and isolated rooms transmitted for the reimbursement of credits. If all isolated rooms of a building were transmitted for the reimbursement of credits or debts, the respective row shall reflect the cadastral number of the building. If only a part of isolated rooms of a building were transmitted for the reimbursement of credits or debts, the respective row shall reflect the cadastral number separately for each isolated room.

[Item 5 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

6. Column **3 Borrower** shall reflect the name/name and surname of the borrower introduced in the informational system of the bank and that obtained credit from the bank in exchange for reimbursement of which p tangible assetsthe bank took into possession.

7. Column **4 Identification code of borrower** shall reflect, as appropriate, state identification code (numeric format) of the legal entity (IDNO), state identification number of the individual (IDNP), fiscal code assigned by the tax authority or series and number of the identity document in the event that these are used/assigned according to the legislation in force as personal identification number. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the nonresident shall be indicated and in case of non-resident individuals - series and number of passport.

8. Column **5 Mortgage borrower** shall reflect the name/name and surname of mortgage borrower that guaranteed credit repayment contracted by the borrower through tangible assets transmitted in exchange for credit repayment.

9. Column **6 Identification code of mortgage borrower** shall reflect, as appropriate, state identification code (numeric format) of the legal entity (IDNO), state identification number of the individual (IDNP), fiscal code assigned by the tax authority or series and number of the identity document in the event that these are used/assigned according to the legislation in force as personal identification number. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the nonresident shall be indicated and in case of non-resident individuals - series and number of identity document/passport.

10. If there are two or more persons as mortgage borrowers, the registrations shall be made separately for each person.

11. Column **7 Date of transmission into possession** shall reflect the date of recognition in the accounting of the tangible assets transmitted in exchange for credit repayment.

12. Column **8 Prolongation of classification period** shall indicate:

- ☐ 0 – if the classification period of the tangible assets transmitted in exchange for credit repayment as assets held for sale was not prolonged;
- ☐ 1 – if the classification period of the tangible assets transmitted in exchange for credit repayment as assets held for sale was prolonged;
- ☐ 2 – if the application for extending the term of classification of tangible assets as assets held-for-sale transmitted in exchange for credit repayment was submitted to the National Bank of Moldova.

13. Column **9 Asset market value** shall reflect the market value of tangible assets according to the last assessment determined by a licensed assessment company.

14. Column **10 Asset value** shall reflect the gross value of tangible assets (partially account 1811 and 1818 – where related to tangible assets).

[Item 14 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

15. Column **11 Classification category** shall reflect the asset classification category on the reporting date, depending on credit's classification according to the Regulation on asset and contingent liabilities classification. The classification category shall be indicated as following:

3 – substandard

4 – doubtful (uncertain)

5 – compromised (losses)

[Items 13 -15 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

16. Periodicity of submission of the report - quarterly.

Annex no.17
to the Instruction on compilation and submission
of reports by banks for prudential purposes

[Annex no.17 inserted by the Decision of the CA of the NBM no.64 of 04.04.2013]

ORD 0308

Code form

Bank code

ORD 3.8 Large deposits as
of _____ 20__

No.	Creditor (depositor) code	Creditor (depositor) type	Amount	Deposit currency	Interest rate	Date of deposit account opening	Maturity	Maturity date	Minimum balance to be maintained until maturity	Encumbrance
A	1	2	3	4	5	6	7	8	9	10
1										
2										
...										
n										

Executor and telephone number _____

NOTE: The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

[Report format amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

Procedure for compiling the Report on large deposits

1. This report shall reflect information on deposits (term and demand) received from individuals and legal entities, except banks, from the 30 large depositors. The determination of the large depositors shall be performed based on cumulative balance of all deposit accounts.

2. Amounts on deposits shall be reflected without interest calculated thereon, except when the interest is capitalized.

[Item 2 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

3. Column **A No.** shall indicate the registration number in the report. Registration shall be made in descending order by the deposit amount per depositor.

4. Column **1 Creditor (depositor) code** shall indicate the code assigned to each creditor (depositor) used in this report, reflected in figures by descending order. In case of existence of more liabilities to a creditor, each liability shall be reflected separately and shall be used the same code.

No.		Creditor (depositor) code
A		1
1.	Person A	1
2.	Person A	1
3.	Person B	2
4.	Person C	3
5.	Person D	4
6.	Person D	4
7.	Person D	4
8.	Person E	5
....
n	Person Z	30

5. Column **2 Creditor (depositor) type** shall indicate the creditor (depositor) type according to the codification criteria established in item 8 of the Report on portfolio of granted credit and undertaken credit commitments in this Instruction.

6. Column **3 Amount** shall reflect the amount of the deposit on the reporting date, recalculated in MDL.

[Item 6 amended by the Decision of the CA of the NBM no.1 of 16.01.2014]

7. Column **4 Deposit currency** shall reflect the numeric code of the respective currency.

8. Column **5 Interest rate (%)** shall reflect the interest rate applied on the reporting date according to the contract, which shall be indicated in numeric format using a period (.) as decimal separator and without including the percent sign (%) (e.g., 7.55).

9. Column **6 Date of deposit account opening** shall indicate the date of signing the deposit contract in the following format: dd.mm.yyyy (e.g., 31.12.2010).

9¹. Column **7 Maturity** shall indicate “1” for deposits with a fixed maturity term and “0” for deposits without a fixed maturity term (demand deposits).

[Item 9¹ inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

10. Column **8 Maturity date** shall reflect the final maturity date of the deposit according to initial deposit contract and additional agreements in the following format: dd.mm.yyyy (e.g., 31.12.2013). This column shall be completed only when column 7 indicates “1”.

11. Column **9 Minimum balance to be maintained until maturity** shall reflect the minimum amount in deposit currency to be maintained by the creditor until maturity, if the deposit contract allows early withdrawals.

12. Column **10 Encumbrance** shall reflect:

“0” – if the funds registered in deposit account are free of any liens and encumbrances;

“1” – if the funds registered in deposit account are not free of any liens and encumbrances;

[Items 10-12 amended by the Decision of the CA of the NBM no.1 of 16.01.2014] **13.**

Periodicity of submission of the report - quarterly.

Annex no.18
to the Instruction on compilation and submission of reports by
banks for prudential purposes
[Annex no.18 inserted by the Decision of the CA of the NBM no.1 of 16.01.2014]

ORD 0318
Code form

Bank code

ORD 3.18 Financial condition of large borrowers as
of _____ 20__

No.	co ro unt we r/ Bo y r	Ide nti bo fic ro ati we on r/c nu ou nte er rp of art y	Data on balance sheet									Data on profit or loss account				Data on cash flow			
			ter m ass ets Lo ng	Sto cks of go ma ods an d	ter m rec eiv abl es Sh ort	ter m inv est me nt cas h Sh ort	er m ass ets Ot her sho rt	Eq uit y	ter m lia bili ties Lo ng	ter m lia bili ties Sh ort	As of	Re ve nu es fro m sal es	op era tio Re sul t fro m	Ne t pr ofit (ne t los s) As of		Pr oce ds of sal es	Ne t fin an cia l act iv it ies	Ca sh of the bal an ce at the end	As of
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1																			
2																			
..																			
n																			

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

Procedure for compiling the Report on financial condition of large borrowers

1. This report shall reflect the financial condition of large borrowers, including to the group of persons acting in concert, the total exposure of the bank exceeding MDL 5 million or its equivalent. For the purpose of this report, the notion “concert” shall have the meaning provided for in the Regulation on large exposures. The report shall reflect information about particular indicators related to the financial condition of borrowers - legal entities, except banks, from the balance sheet, profit and loss account, and cash flow.

[Item 1 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

2. Column **1 No.** shall reflect the order number of each entry in the table.

3. Column **2 Name/Name and surname of borrower/counterparty** shall reflect the name of the debtor/counterparty that has been entered into the information system of the bank and that received a credit from the bank. Resident legal entities are recommended to use the registered abbreviated name of the legal entity (source - official website of State Tax Service: <https://servicii.fisc.md/contribuabil.aspx>).

4. Column **3 Identification number of the borrower/counterpart** shall reflect, as appropriate, state identification code (numeric format) of the legal entity (IDNO), state identification number of the individual (IDNP), fiscal code assigned by the tax authority or series and number of the identity document in the event that these are used/assigned according to the legislation in force as personal identification number. In case of non-resident legal entities, the identification number / state registration number assigned by the competent body of the country of origin of the non-resident shall be indicated and in case of non-resident individuals - series and number of identity document.

[Item 4 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

5. Columns **4-20** shall reflect indicators related to financial condition of borrowers.

[Item 5 amended by the Decision of the CA of the NBM no.32 of 05.02.2015]

5¹. Columns 12, 16 and 20 shall reflect the last calendar day (e.g., 31.03.2014; 30.06.2014) for which the bank holds information on the respective indicators.

[Item 5¹ inserted by the Decision of the CA of the NBM no.32 of 05.02.2015]

6. Periodicity of the submission of the report - quarterly, no later than the last working day of the month following the reporting period.

ORD 0320
Code form

Bank code

ORD 3.20 A Information on deposits of individuals by size
as of _____ 20__

No.	Size of deposit, MDL	Balance of deposits, MDL	Interest calculated, MDL	Number of depositors, persons	Balance of deposits in foreign currency, MDL
A	B	1	2	3	4
1.	more than 5 000 000				
2.	$> 2\,000\,000 \leq 5\,000\,000$				
3.	$> 1\,000\,000 \leq 2\,000\,000$				
4.	$> 500\,000 \leq 1\,000\,000$				
5.	$> 300\,000 \leq 500\,000$				
6.	$> 100\,000 \leq 300\,000$				
7.	$> 50\,000 \leq 100\,000$				
8.	$> 20\,000 \leq 50\,000$				
9.	$> 10\,000 \leq 20\,000$				
10.	$> 6000 \leq 10\,000$				
11.	$> 1000 \leq 6000$				
12.	$> 100 \leq 1000$				
13.	≤ 100				
14.	Total				

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

[Report form amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

Bank code

ORD 3.20 B Information on deposits of individuals by locality as
of _____ 20__

No.	Locality	Balance of deposits portfolio, MDL
A	B	1
	Municipality of Chişinău	
	Municipality of Bălţi	
	Other localities	
	Total	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Bank code

ORD 3.20 C Information on deposits of individuals by maturity as
of _____ 20__

No.	Maturity according to the deposit contract	Balance of deposits portfolio, MDL
A	B	1
	On demand	
	Past due	
	Reporting period of the year	
	Period of the year following the year reflected in row 3	
	Period of the year following the year reflected in row 4	

	Later than the year reflected in row 5	
	Total	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Procedure for compiling the Report on information on deposits of individuals

1) This report shall reflect information on deposits of individuals as of the end of the reporting period, except deposits of individuals performing an entrepreneurial activity.

2) A depositor is an individual holding one or more bank deposit accounts.

3) The amounts of deposits in foreign currency shall be recalculated in MDL according to item 7 of this Instruction.

4) The Report **ORD 3.20 A** shall reflect information on individuals' deposits as at the reporting date, structured by the size of their balance. For the purpose of this report, a deposit is the credit balance resulting from all accounts held by a single depositor:

a) column 1 shall reflect the balance of deposits following the intervals specified in column

B;

b) column 2 shall reflect the interest calculated to be paid by the bank for the individuals'

deposits, reflected in column 1;

c) column 3 shall reflect the number of depositors whose balance of deposits is reflected in

column 1; c¹) column 4 shall reflect the balance of deposits in foreign currency, recalculated in MDL, following the intervals specified in column B;

[Letter c¹ inserted by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

d) rows 1-13 shall reflect information on the balance of deposits and number of depositors,

corresponding to the intervals specified in column B;

e) row 14, columns 1, 2, 3 and 4 shall reflect the total amount of bank deposits, interest calculated to be paid, total number of depositors, the balance of deposits in foreign currency as at the reporting date. The value of this row shall be equal to the amount of all values entered in rows 1-13 of this report. Value of row 14, column 1 shall match the total amount of deposits of individuals in the report ORD.3.10 Deposits, rows 1.1, 2.1, 3.1 and 4.1 for the same period. *[Letter e) amended by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]*

5) Report **ORD 3.20 B** shall reflect information on individuals' deposits as at the reporting date, structured by localities:

a) rows 1-3, column 1 shall reflect the balance of individuals' deposits placed with the subdivisions of the bank in the localities specified in column B;

- b) row 4 shall reflect the total amount of individuals' deposits as at the reporting date. The value of this row shall be equal to the sum of all values entered in rows 1-3 of this report and shall correspond with the amount of row 14, column 1 of the report ORD 3.20 A.
- 6) Report **ORD 3.20 C** shall reflect information on individuals' deposits as at the reporting date, structured by maturity, according to the deposit contract:
- a) column 1 shall reflect the balance of individuals' deposits by maturity specified in column B;
 - b) row 1 shall reflect the balance of individuals' deposits on demand (except ast due deposits);
 - c) row 2 shall reflect the balance of individuals' deposits, past due as at the reporting date. For the purpose of this report, an expired deposit is a deposit that reached to maturity and that was not withdrawn by the depositor or which term was not extended;
 - d) row 3 shall reflect the balance of individuals' deposits which maturity term is the reporting period of the year, following the reporting date;
 - e) row 4 shall reflect the balance of individuals' deposits which maturity term is the period of the year following the reporting year;
 - f) row 5 shall reflect the balance of individuals' deposits which maturity term is the period of the year following the year reflected in row 4;
 - g) row 6 shall reflect the balance of individuals' deposits which maturity term is the period exceeds the period of the year reflected in row 5;
 - h) row 7 shall reflect the balance of individuals' deposits as at the reporting date. The value of this row shall be equal to the sum of all values entered in rows 1-6 of this report and shall correspond with the amount of row 14, column 1 of the report ORD 3.20 A.
- 7) Periodicity of submission of the report: ORD 3.20 A - monthly, ORD 3.20 B - monthly, ORD 3.20 C - monthly.

Annex no.20
to the Instruction on compilation and submission
of reports by banks for prudential purposes
[Annex no.20 inserted by the Decision of the CA of the NBM no.32 of 05.02.2015]

ORD 0321
Code form

Bank code

ORD 3.21 Information on bank's transactions with its affiliated persons, other than exposures as
of _____ 20__

No.	Name Name of affiliated person	Identification number of affiliated person	Nature of transaction	Date of signing of contract / conclusion of transaction	Contract number	Number of additional agreements	Term of carrying out of transaction	Type of insurance	Date of carrying out of transaction	Interest rate	Contract value/ balance	Note
A	B	C	D	E	F	G	H	I	1	2	3	4

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Procedure for compiling the Report on information on bank's transactions with its affiliated persons, other than exposures

1. This report shall reflect information on bank's transactions with its affiliated persons as at the reporting period, other than exposures classified as such under the Regulation on bank's transactions with its affiliated persons, reflected by the bank in the Register of transactions with affiliated persons maintained as required by the Regulation.
2. **Column B** shall reflect the name of the affiliated person as indicated in the registration/identification document.
3. **Column C** shall reflect the identification number of the affiliated person, according to the provisions of item 5 of the procedure for compiling the Report on bank's exposure to affiliated persons.
4. **Column D** shall reflect the type of transaction as follows:
 - 1 - „Placements”
 - 2 - „Deposits”
 - 3 - „Loans”
 - 4 - „Operational lease”
 - 5 - „Other transactions”

The transactions of “Placements” type shall reflect those placements that are not considered to be total exposure and are not reflected in the Report on bank's exposure to its affiliated persons (Annex no.3) of this Instruction.

5. **Column E** shall reflect the date of signing of the initial contract related to the transaction/date of conclusion of transaction with the affiliated person.
6. **Column F** shall reflect, where appropriate, the number of the initial contract by which the transaction with the affiliated person was concluded.
7. **Column G** shall reflect the number of additional agreements to the initial contract related to the transaction concluded with the affiliated person.
8. **Column H** shall indicate „1” – for the transactions with a definite carrying-out term and „0” – for the transactions without a definite carrying-out term.
9. **Column I** shall reflect the type of insurance for each transaction separately, if an insurance is required, using the coding system of the Report on large exposures from this Instruction;
10. **Column 1** shall reflect the date of carrying-out of transaction / honouring of commitments / obligations;
11. **Column 2** shall reflect, where appropriate, the interest rate (%), according to the contract (additional agreement), related to the transaction as at the reporting date.
12. **Column 3** shall reflect the value/balance of the contract as at the reporting date. The amounts shall be reflected without the interests calculated for the respective transactions and shall not be diminished with the amounts of adjustments, allowances for impairment losses (loss of value) and the calculated amount of allowances for contingent assets / liabilities calculated in accordance with Regulation on assets and contingent liabilities classification.
13. **Column 4** shall reflect information that it considers relevant by the bank to be specified in the report, depending on each case separately.
14. Periodicity of submission of the report - quarterly.

ORD 0322 Code form

Bank code

ORD 3.22 Information on the meetings of bank's Board as
for _____ 20__

No.	Date of meeting	Minutes no	Subject(s) discussed	Number of members present at the examination of the subject	Number of members who left the meeting	Voted			Note
						Pro	Against	Abstain	
1	2	3	4	5	6	7	8	9	10
1.									
2.									
3.									
.....n									

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011.

Procedure for compiling the Report on the meetings of bank's Board

- 1.** This report shall reflect information on the meetings of the bank's Board (ordinary, extraordinary meetings) that have been held during the reporting month:
 - a) column 2 shall reflect the date of the meeting of the bank's Board (hereinafter meeting), regardless of its form (with the presence of Board's members, through correspondence or in a mixed form);
 - b) column 3 shall reflect the number of the minutes of the meeting;
 - c) column 4 shall reflect the subject(s) examined at the meeting, according to the minutes. If several subjects are examined at the meeting, the entries in the report shall be inserted for each subject separately, filling out all columns;
 - d) column 5 shall reflect the number of members of the Board present at the meeting during the examination of the respective subject;
 - e) column 6 shall reflect the number of members of the Board who left the meeting during the examination of the respective subject;
 - f) column 7 shall reflect the number of members of the Board present at the meeting during the examination of the subject and who voted "For";
 - g) column 8 shall reflect the number of members of the Board present at the meeting during the examination of the subject and who voted "Against";

- h) column 9 shall reflect the number of members of the Board present at the meeting during the examination of the subject and who abstained from voting, as well as the persons that left the meeting during the examination of the subject under the conditions of the Law on financial institutions;
 - i) column 10 shall reflect additional information related to the subject examined, if the name of the subject in column 3 is not sufficiently exhaustive. This column shall also reflect information on the form of the meeting and the persons that have not participated in the examination of the subject: name and surname of the person, reason for non-participation.
- 2.** Periodicity of submission of the report - monthly.

Bank code

ORD 3.23 Daily balances of synthetic accounts
as of _____ 20__

(001 – lei)

Group of accounts	Account	Group of accounts/account	Closing balance
A	B	C	1
CLASS 1 ASSETS			
1000		Cash on hand and other cash items	
	1001	Cash on hand	
	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 operations with securities	
	1036	"Nostro" account with the NBM for cash operations	
1060		Overnight placements	
	1061	Overnight placements with the NBM	
	1062	Overnight placements with banks - unrelated parties	
	1063	Overnight placements with banks - related parties	
1070		Demand pledged placements with banks	
	1075	Demand pledged placements	
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)	
	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)	

	1095	Short-term placements with banks – related parties (1 month and less)	
	1096	Short-term placements with banks – related parties (over 1 month and up to 1 year)	
	1097	Required reserves deposited with the NBM	
	1099	Non-accrual placements with banks	
	1102	Medium-term placements with banks – unrelated parties (over 1 year and up to 5 years)	
	1103	Medium-term placements with banks – related parties (over 1 year and up to 5 years)	
	1105	Long-term placements with banks – unrelated parties (over 5 years)	
	1106	Long-term placements with banks – related parties (over 5 years)	
	1111	Term pledged placements with banks	
1150		Financial assets at fair value through profit or loss	
	1151	State securities at fair value through profit or loss	
	1152	Assets 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		Available-for-sale financial assets	
	1161	Available-for-sale state securities	
	1162	Shares and shareholdings available for sale	
	1163	Other financial assets available-for-sale	
	1164	Pledged securities available-for-sale	
	1165	Premiums on securities available-for-sale	
	1166	Contra account Discounts on securities available-for-sale	
	1167	Contra account Allowances for impairment losses on financial assets available for sale	
	1168	Revaluation of available-for-sale financial assets	
1180		Financial assets held-to-maturity	
	1181	Securities issued by the NBM held-to-maturity	
	1182	State securities (on short-term) held-to-maturity	
	1183	State securities (on medium-term) held-to-maturity	
	1184	State securities (on long-term) held-to-maturity	
	1185	Pledged securities, held-to-maturity	
	1186	Other financial assets held-to-maturity	
	1191	Premiums on securities held-to-maturity	
	1192	Contra account Discounts on securities held-to-maturity	

	1193	Contra account Allowances for impairment losses on financial assets held to maturity	
1220		REPO agreements	
	1221	Securities purchased under REPO agreements	
1230		Credits granted to agriculture	

	1231	Short-term credits granted to agriculture	
	1232	Medium-term credits granted to agriculture	
	1233	Long-term credits granted to agriculture	
	1236	Contra account Adjustment to the amortised cost of credits granted to agriculture	
	1237	Contra account Allowances for impairment losses on credits granted to agriculture and payments thereof	
1240		Credits granted to food industry	
	1241	Short-term credits granted to food industry	
	1242	Medium-term credits granted to food industry	
	1243	Long-term credits granted to food industry	
	1246	Contra account Adjustment to the amortised cost of credits granted to food industry	
	1247	Contra account Allowances for impairment losses on credits granted to food industry and payments thereof	
1260		Credits granted to constructions sector	
	1261	Short-term credits granted to constructions sector	
	1262	Medium-term credits granted to constructions sector	
	1263	Long-term credits granted to constructions sector	
	1266	Credits granted to construction of housing cooperatives (CHC) for the period of construction	
	1267	Credits granted to construction of housing cooperatives (CHC) put into operation	
	1268	Contra account Adjustment to the amortised cost of credits granted to constructions sector	
	1269	Contra account Allowances for impairment losses on credits granted to constructions sector and payments thereof	
1290		Credits granted for consumption	
	1291	Short-term credits granted for consumption	
	1292	Medium-term credits granted for consumption	
	1293	Long-term credits granted for consumption	
	1296	Contra account Adjustment to the amortised cost of credits granted for consumption	
	1297	Contra account Allowances for impairment losses on credits granted for consumption and payments thereof	
1310		Credits granted to services sector	
	1311	Short-term credits granted to services sector	
	1312	Medium-term credits granted to services sector	
	1313	Long-term credits granted to services sector	

	1314	Contra account Adjustment to the amortised cost of credits granted to services sector	
	1315	Contra account Allowances for impairment losses on credits granted to services sector and payments thereof	
1320		Credits granted to energy industry	
	1321	Short-term credits granted to energy industry	
	1322	Medium-term credits granted to energy industry	
	1323	Long-term credits granted to energy industry	

	1326	Contra account Adjustment to the amortised cost of credits granted to energy industry	
	1327	Contra account Allowances for impairment losses on credits granted to energy industry and payments thereof	
1330		Overnight credits granted to banks	
	1331	Overnight credits granted to banks - unrelated parties	
	1332	Overnight credits granted to banks - related parties	
1340		Overdrafts granted to banks	
	1341	Overdrafts granted to banks	
	1343	Contra account Adjustment to the amortised cost of overdrafts	
	1344	Contra account Allowances for impairment losses on overdrafts and payments thereof	
1350		Credits granted to banks	
	1351	Short-term credits granted to banks - unrelated parties	
	1352	Medium-term credits granted to banks - unrelated parties	
	1353	Long-term credits granted to banks - unrelated parties	
	1354	Short-term credits granted to banks - related parties	
	1355	Medium-term credits granted to banks - related parties	
	1356	Long-term credits granted to banks - related parties	
	1358	Contra account Adjustment to the amortised cost of credits granted to banks	
	1359	Contra account Allowances for impairment losses on credits granted to banks and payments thereof	
1360		Credits granted to institutions funded by the state budget	
	1361	Short-term credits granted to institutions funded by the state budget	
	1362	Medium-term credits granted to institutions funded by the state budget	
	1363	Long-term credits granted to institutions funded by the state budget	
	1366	Contra account Adjustment to the amortised cost of credits granted to institutions funded by the state budget	
	1367	Contra account Allowances for impairment losses on credits granted to institutions funded by the state budget and payments thereof	
1370		Credits granted to National Social Insurance House/National Health Insurance Company	

	1371	Short-term credits granted to the National Social Insurance House	
	1372	Medium-term credits granted to the National Social Insurance House	
	1373	Long-term credits granted to the National Social Insurance House	
	1374	Short-term credits granted to the National Health Insurance Company	
	1375	Medium-term credits granted to the National Health Insurance Company	

	1376	Long-term credits granted to the National Health Insurance Company	
	1378	Contra account Adjustment to the amortised cost of credits granted to the National Social Insurance House/National Health Insurance Company	
	1379	Contra account Allowances for impairment losses on credits granted to the National Social Insurance House/National Health Insurance Company and payments thereof	
1380		Credits granted to the Government	
	1381	Short-term credits granted to the Government	
	1382	Medium-term credits granted to the Government	
	1383	Long-term credits granted to the Government	
	1386	Contra account Adjustment to the amortised cost of credits granted to the Government	
	1387	Contra account Allowances for impairment losses on credits granted to the Government and payments thereof	
1390		Credits granted to administrative-territorial units / institutions subordinated to administrative-territorial units	
	1391	Short-term credits granted to administrative-territorial units	
	1392	Medium-term credits granted to administrative-territorial units	
	1393	Long-term credits granted to administrative-territorial units	
	1394	Short-term credits granted to institutions subordinated to administrative-territorial units	
	1395	Medium-term credits granted to institutions subordinated to administrative-territorial units	
	1396	Long-term credits granted to institutions subordinated to administrative-territorial units	
	1398	Contra account Adjustment to the amortised cost of credits granted to administrative-territorial units/institutions subordinated to administrative-territorial units	
	1399	Contra account Allowances for impairment losses on credits granted to administrative-territorial units/institutions subordinated to administrative-territorial units and payments thereof	
1410		Credits granted to productive industry	
	1411	Short-term credits granted to productive industry	

	1412	Medium-term credits granted to productive industry	
	1413	Long-term credits granted to productive industry	
	1416	Contra account Adjustment to the amortised cost of credits granted to productive industry	
	1417	Contra account Allowances for impairment losses on credits granted to productive industry and payments thereof	
1420		Credits granted to commerce	
	1421	Short-term credits granted to commerce	
	1422	Medium-term credits granted to commerce	
	1423	Long-term credits granted to commerce	
	1426	Contra account Adjustment to the amortised cost of credits granted to commerce	

	1427	Contra account Allowances for impairment losses on credits granted to commerce and payments thereof	
1430		Credits granted to non-bank financial sector	
	1431	Short-term credits granted to non-bank financial sector	
	1432	Medium-term credits granted to non-bank financial sector	
	1433	Long-term credits granted to non-bank financial sector	
	1436	Contra account Adjustment to the amortised cost of credits granted to non-bank financial sector	
	1437	Contra account Allowances for impairment losses on credits granted to non-bank financial sector and payments thereof	
1440		Credits granted for the purchase/construction of buildings	
	1441	Short-term credits granted for the purchase/construction of buildings	
	1442	Medium-term credits granted for the purchase/construction of buildings	
	1443	Long-term credits granted for the purchase/construction of buildings	
	1446	Contra account Adjustment to the amortised cost of credits granted for the purchase/construction of buildings	
	1447	Contra account Allowances for impairment losses on credits granted for the purchase/construction of buildings and payments thereof	
1450		Credits granted to non-commercial organisations	
	1451	Short-term credits granted to non-commercial organisations	
	1452	Medium-term credits granted to non-commercial organisations	
	1453	Long-term credits granted to non-commercial organisations	
	1456	Contra account Adjustment to the amortised cost of credits granted to non-commercial organisations	
	1457	Contra account Allowances for impairment losses on credits granted to non-commercial organisations and payments thereof	
1460		Credits granted to individuals performing an activity	
	1461	Short-term credits granted to individuals performing an activity	

	1462	Medium-term credits granted to individuals performing an activity	
	1463	Long-term credits granted to individuals performing an activity	
	1466	Contra account Adjustment to the amortised cost of credits granted to individuals performing an activity	
	1467	Contra account Allowances for impairment losses on credits granted to individuals performing an activity and payments thereof	
1470		Credits granted to transport /telecommunication and network development	
	1471	Short-term credits granted to transport /telecommunication and network development	
	1472	Medium-term credits granted to transport /telecommunication and network development	

	1473	Long-term credits granted to transport /telecommunication and network development	
	1476	Contra account Adjustment to the amortised cost of credits granted to transport /telecommunication and network development	
	1477	Contra account Allowances for impairment losses on credits granted to transport /telecommunication and network development and payments thereof	
1490		Other credits granted to customers	
	1491	Overdrafts granted to customers	
	1492	Credits granted through card accounts (credit cards)	
	1493	Discounted commercial bills of exchange	
	1494	Factoring	
	1495	Bills of exchange	
	1496	Other credits granted to customers	
	1497	Contra account Adjustment to the amortised cost of credits granted to customers	
	1499	Contra account Allowances for impairment losses on credits granted to customers and payments thereof	
1510		Other credits granted to individuals	
	1511	Overdrafts	
	1512	Credits granted through card accounts (credit cards)	
	1513	Credits granted for primary needs	
	1514	Other credits granted to individuals	
	1516	Contra account Adjustment to the amortised cost of credits granted to individuals	
	1517	Contra account Allowances for impairment losses on credits 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 amortised cost of finance lease	
	1536	Contra account Allowances for impairment losses on credits granted to finance lease and payments thereof	
1550		Investment property	
	1551	Investment property held to earn rentals	
	1552	Investment property for capital appreciation	
	1553	Contra account Allowances for impairment losses on investment property	
1560		Investments in entities	
	1561	Investments in subsidiaries	
	1562	Investments in associates	
	1563	Investments in joint venture	
1600		Tangible assets	
	1601	Land	
	1602	Tangible assets in progress	

	1603	Buildings and edifices	
	1604	Furniture and equipment	
	1605	Transport means	
	1606	Improvements of leased assets	
	1608	Tangible assets held under a finance lease	
	1609	Other tangible assets	
	1611	Contra account Allowances for impairment losses on tangible assets	
1630		Intangible assets	
	1631	Intangible assets	
	1632	Intangible assets in progress	
	1633	Goodwill	
	1634	Contra account Allowances for impairment losses on tangible 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/amortisation of tangible/intangible assets	
	1683	Contra account Depreciation of buildings and edifices	

	1684	Contra account Depreciation of furniture and equipment	
	1685	Contra account Depreciation of transport means	
	1686	Contra account Amortisation of improvements of leased assets	
	1688	Contra account Depreciation of tangible assets held under a finance lease	
	1689	Contra account Depreciation of other tangible assets	
	1691	Contra account Depreciation/amortisation of tangible/intangible assets	
	1692	Contra account Amortisation of low-value and short-term assets	
1700		Accrued interest and other receivables	
	1701	Accrued interest on "Nostro" accounts	
	1704	Accrued interest on overnight placements	
	1706	Accrued interest on demand pledged-placements	
	1707	Accrued interest on term placements with banks	
	1711	Accrued interest on financial assets at fair value through profit or loss	
	1712	Accrued interest on financial assets available for sale	
	1713	Accrued interest on financial assets held to maturity	

	1715	Accrued interest on "REPO" agreements	
	1716	Accrued interest on credits granted to agriculture	
	1717	Accrued interest on credits granted to food industry	
	1719	Accrued interest on credits granted to constructions sector	
	1722	Accrued interest on credits granted for consumption	
	1723	Accrued interest on credits granted to non-bank financial sector	
	1724	Accrued interest on credits granted to non-commercial organisations	
	1725	Accrued interest on credits granted to energy industry	
	1727	Accrued interest on overnight credits granted to banks	
	1728	Accrued interest on credits granted to banks	
	1731	Accrued interest on credits granted to the Government	
	1732	Accrued interest on credits granted to administrative-territorial units/institutions subordinated to administrative-territorial units	
	1733	Accrued interest on credits granted to the National Social Insurance House/National Health Insurance Company	
	1734	Accrued interest on credits granted to productive industry	
	1735	Accrued interest on credits granted to institutions funded by the state budget	
	1736	Accrued interest on credits granted to commerce	
	1737	Accrued interest on credits for the purchase/construction of buildings	
	1741	Accrued interest on credits to transport /telecommunication and network development	
	1742	Accrued interest on credits granted to services sector	

	1743	Accrued interest on other credits granted to customers	
	1744	Accrued interest on credits 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 credits granted to individuals performing an activity	
	1757	Accrued interest on other credits granted to individuals	
	1758	Interest-related accrued commissions	
1760		Prepaid expenses	
	1761	Prepaid interest on credits and received deposits	
	1762	Prepaid payments to the budget	
	1763	Other prepaid expenses	
1790		Transit and suspended 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 the purchase/sale of securities and foreign currency	
	1807	Borrowers 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	Purchased interest on securities	
	1815	Settlements with the NBM	
	1816	Settlements related to intangible assets	
	1818	Settlements related to sale of other assets	
1820		Contra account Allowances for impairment losses on other assets than credits	

	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 local branches	
	1843	Placements with branches from abroad	
1850		Credits granted between bank's head office and branches thereof	
	1851	Credits to the bank's head office	
	1852	Credits to the bank's local branches	
	1853	Credits to the bank's local branches	
1860		"Nostro" accounts of branches	
	1861	"Nostro" accounts of local branches	
	1862	"Nostro" accounts of branches from abroad	
1870		Revaluation of financial assets to be received from forward transactions	
	1871	Revaluation of foreign currency to be received from forward transactions	
	1872	Revaluation of securities to be received from forward transactions	
	1873	Revaluation of other financial assets to be received from forward transactions	

1880		Contra account Adjustment to the amortised cost of other assets	
	1881	Contra account Adjustment to the amortised 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		Demand pledged deposits of banks	
	2075	Demand 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 to the amortised cost of the loans from banks	
2100		Loans from Government for re-crediting purposes	
	2101	Short-term loans from Government for re-crediting purposes (1 month and less)	
	2102	Short-term loans from Government for re-crediting purposes (over 1 month and up to 1 year)	
	2103	Medium-term loans from Government for re-crediting purposes (over 1 year and up to 5 years)	
	2104	Long-term loans from Government for re-crediting purposes (over 5 years)	
	2105	Contra account Adjustment to the amortised cost of loans from Government for re-crediting purposes	
2110		Loans from international financial organisations	
	2111	Short-term loans from international financial organisations (1 month and less)	
	2112	Short-term loans from international financial organisations (over 1 month and up to 1 year)	
	2113	Medium-term loans from international financial organisations (over 1 year and up to 5 years)	

	2114	Long-term loans from international financial organisations (over 5 years)	
	2116	Contra account Adjustment to the amortised cost of loans from international financial organisations	
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 amortised cost of loans from other creditors	
2150		REPO agreements and Lombard facilities	
	2151	Securities sold under REPO agreements	
	2152	Securities sold upon receipt of Lombard Facilities	
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 bearing demand deposits of customers	
	2224	Current accounts of legal entities	
	2225	Current accounts of individuals	
	2226	Accepted payment documents	
	2231	Investment funds	
	2232	Other demand deposits of legal entities	
	2233	Other demand deposits of individuals	
	2234	Accumulation of money means (provisional account)	
	2235	Pledged deposits of legal entities	
	2236	Pledged deposits of individuals	
2250		Interest-bearing 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 demand deposits of legal entities	
	2262	Other interest bearing demand deposits of individuals	
	2263	State budget resources	
	2264	Special means and special funds of public institutions funded by the state budget	
	2265	Accumulation of money means (provisional account)	
	2266	Budget resources of the administrative-territorial unit	
	2267	Means of the National Company of Healthcare Insurance	
	2268	Means of the National House of Social Insurance	

	2269	Means with special destination of the National House of Social Insurance	
	2271	Means of units of implementing investment projects from external grants	
	2272	Means of units of implementing investment projects from external credits	
	2273	Guarantees collected by customs service	
2290		Accounts for capital legalisation	
	2291	Accounts for money means legalisation	
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 non-bank financial sector	
	2315	Savings deposits of non-commercial organizations	
2330		Overnight deposits of banks	
	2331	Overnight deposits of banks - unrelated parties	
	2332	Overnight deposits of banks - related parties	
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)	
	2344	Long-term deposits of banks (over 5 years)	
	2346	Short-term pledged deposit of banks (1 month and less)	
	2347	Short-term pledged deposit of banks (over 1 month and up to 1 year)	

	2348	Medium-term pledged deposit of banks (over 1 year and up to 5 years)	
	2349	Long-term pledged deposits 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)	
	2363	Long-term deposits accepted from the state budget sources (over 5 years)	
	2364	Short-term deposits of institutions funded from the state budget special means (1 year and less)	
	2365	Medium-term deposits of institutions funded from the state budget special means (over 1 year and up to 5 years)	
	2366	Long-term deposits of institutions funded from the state budget special means (over 5 years)	

	2367	Short-term deposits of institutions funded from special funds means of the state budget (1 year and less)	
	2368	Medium-term deposits of institutions funded from special funds means of the state budget (over 1 year and up to 5 years)	
	2369	Long-term deposits of institutions funded from special funds means of the state budget (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)	
	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)	
	2376	Long-term deposits of individuals (over 5 years)	
2380		Pledged term 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)	
	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)	
	2386	Long-term pledged deposits of individuals (over 5 years)	
2410		Term deposits of non-commercial organisations	
	2411	Short-term deposits of non-commercial organisations (1 year and less)	

	2412	Medium-term deposits of non-commercial organisations (over 1 year and up to 5 years)	
	2413	Long-term deposits of non-commercial organisations (over 5 years)	
	2414	Short-term pledged deposits of non-commercial organisations (1 year and less)	
	2415	Medium-term pledged deposits of non-commercial organisations (over 1 year and up to 5 years)	
	2416	Long-term pledged deposits of non-commercial organisations (over 5 years)	
2420		Term deposits of non-bank financial sector	
	2421	Short-term deposits of non-bank financial sector (1 year and less)	
	2422	Medium-term deposits of non-bank financial sector (over 1 year and up to 5 years)	

	2423	Long-term deposits of non-bank financial sector (over 5 years)	
	2424	Short-term pledged deposits of non-bank financial sector (1 year and less)	
	2425	Medium-term pledged deposits of non-bank financial sector (over 1 year and up to 5 years)	
	2426	Long-term pledged deposits of non-bank financial 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)	
	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)	
	2436	Long-term pledged deposits of individuals performing an activity (over 5 years)	
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 implementing investment projects from external grants and credits	
	2541	Short-term deposits of units implementing investment projects from external grants (1 year and less)	

	2542	Medium-term deposits of units implementing investment projects from external grants (over 1 year and up to 5 years)	
	2544	Short-term deposits of units implementing investment projects from external credits (1 year and less)	
	2545	Medium-term deposits of units implementing investment projects from external credits (over 1 year and up to 5 years)	
2560		Term deposits of the budgets of administrative-territorial units	
	2561	Short-term deposits of the budgets of administrative-territorial units (1 year and less)	
	2562	Medium-term deposits of the budgets of administrative-territorial units (over 1 year and up to 5 years)	

	2563	Long-term deposits of the budgets of administrative-territorial units (over 5 years)	
2570		Financial liabilities measured at fair value through profit and loss	
	2571	Financial liabilities held-for-trading	
	2572	Financial liabilities designated as at fair value through profit or loss	
	2573	Revaluation of financial liabilities measured at fair value through profit or loss	
2700		Accrued interest payable	
	2701	Accrued interest on "Loro" accounts	
	2704	Accrued interest on overnight loans	
	2705	Accrued interest on demand pledged deposits of banks	
	2707	Accrued interest on loans from banks	
	2709	Accrued interest on loans from the Government for re-crediting purposes	
	2711	Accrued interest on loans from international financial organisations	
	2712	Accrued interest on loans from other creditors	
	2715	Accrued interest on REPO agreements and Lombard Facilities	
	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 demand deposits of customers	
	2721	Accrued interest on state budget means, special means and special funds	
	2722	Accrued interest on saving deposits	
	2724	Accrued interest on overnight deposits of banks	
	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 credits	
	2733	Accrued interest on term deposits of the budgets of administrative-territorial units	
	2734	Accrued interest on subordinated debt	
	2735	Accrued interest on term deposits of non-commercial organizations	
	2736	Accrued interest on term deposits of non-bank financial sector	
	2737	Accrued interest on life limited shares	

	2738	Accrued interest on term deposits of individuals performing an activity	
	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	Interest received but not yet earned	
	2762	Anticipated income related to subventions	
	2763	Other anticipated income	
2770		Provisions	
	2771	Other provisions	
	2772	Provisions for losses on contingent liabilities	
	2774	Provisions on bank's employee benefits	
	2775	Provisions for tangible assets	
2790		Transit and suspended accounts	
	2791	Transit and clearing amounts	
	2792	Collected cash	
	2793	Amounts to be dealt with	
	2794	Amounts pending for customer instructions	
	2795	Drafts advised and issued	
	2796	Payments received 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 the 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 payables on income taxes	
	2815	Settlements with the NBM	
	2816	Settlements related to intangible assets	

	2817	Settlements with individuals and legal entities related to money means (grants) received under the loan agreements	
	2818	Settlements related to sale of other assets	
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 the bank's local branches	
	2843	Loans from the bank's 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		"Loro" accounts of branches	
	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 of the value to the amortised cost of other liabilities	
	2881	Contra account Adjustment of the value to the amortised cost of other liabilities	
CLASS 3 CAPITAL AND RESERVES			
3000		Share capital	
	3001	Ordinary shares placed	
	3003	Preferred shares placed	
	3005	Contra account Treasury ordinary shares	
	3006	Contra account Treasury preferred shares	

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		Other capital	
	3551	Differences from the revaluation of tangible assets	
	3552	Differences from the revaluation of intangible assets	
	3553	Differences from the revaluation of financial assets available for sale	
	3554	Other capital items	
CLASS 4 INCOME			
4030		Interest-related income on "Nostro" accounts	
	4031	Interest-related income on "Nostro" accounts with the NBM	
	4032	Interest-related income on "Nostro" accounts with banks	
	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	
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)	
	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)	
	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)	
	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)	
	4103	Interest-related income on medium-term placements with banks - related parties (over 1 year and up to 5 years)	
	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	
	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 available-for-sale	
	4161	Interest-related income on state securities available-for-sale	
	4162	Dividends-related income on shares available-for-sale	
	4163	Interest-related income on other financial assets available-for-sale	
	4165	Interest-related income on pledged securities available-for-sale	
4180		Interest-related income on financial assets held to maturity	
	4181	Interest-related income on securities issued by the NBM held to maturity	
	4182	Interest-related income on state securities (short-term) held to maturity	
	4183	Interest-related income on state securities (medium-term) held to maturity	
	4184	Interest-related income on state securities (long-term) held to maturity	
	4185	Interest-related income on pledged securities, held to maturity	
	4186	Interest-related income on other financial assets held to maturity	
4200		Accrual of discounts and amortisation of premiums on securities	
	4201	Accrual of discounts on securities	
	4202	Amortisation of premiums on issued securities	
4220		Interest-related income on REPO agreements	
	4221	Interest-related income on REPO agreements	
4230		Interest-related income on credits granted to agriculture	
	4231	Interest-related income on short-term credits granted to agriculture	
	4232	Interest-related income on medium-term credits granted to agriculture	
	4233	Interest-related income on long-term credits granted to agriculture	
	4235	Commissions from services rendered on credits granted to	

		agriculture	
4240		Interest-related income on credits granted to food industry	
	4241	Interest-related income on short-term credits granted to food industry	
	4242	Interest-related income on medium-term credits granted to food industry	
	4243	Interest-related income on long-term credits granted to food industry	
	4245	Commissions from services rendered on credits granted to food industry	
4260		Interest-related income on credits granted to constructions sector	
	4261	Interest-related income on short-term credits granted to constructions sector	
	4262	Interest-related income on medium-term credits granted to constructions sector	
	4263	Interest-related income on long-term credits granted to constructions sector	
	4265	Commissions from services rendered for credits granted to constructions sector	
	4266	Interest-related income on credits granted to construction of housing cooperative (CHC) during the construction period	
	4267	Interest-related income on credits granted to construction of housing cooperative (CHC) put into operation	
4290		Interest-related income on credits granted for consumption	
	4291	Interest-related income on short-term consumer credits	
	4292	Interest-related income on medium-term consumer credits	
	4293	Interest-related income on long-term consumer credits	
	4295	Commissions from service rendered on credits granted for consumption	
4310		Interest-related income on credits granted to services sector	
	4311	Interest-related income on short-term credits granted to services sector	
	4312	Interest-related income on medium-term credits granted to services sector	
	4313	Interest-related income on long-term credits granted to services sector	
	4315	Commissions from services rendered for credits granted to services sector	
4320		Interest-related income on credits granted to energy industry	
	4321	Interest-related income on short-term credits granted to energy industry	
	4322	Interest-related income on medium-term credits granted to energy industry	

	4323	Interest-related income on long-term credits granted to energy industry	
	4325	Commissions from services rendered on credits granted to energy industry	
4330		Interest-related income on overnight credits granted to banks	
	4331	Interest-related income on overnight credits granted to banks – unrelated parties	
	4332	Interest-related income on overnight credits granted to banks – related parties	
	4335	Commissions from services rendered on overnight credits 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 credits granted to banks	
	4351	Interest-related income on short-term credits granted to banks – unrelated parties	
	4352	Interest-related income on medium-term credits granted to banks – unrelated parties	
	4353	Interest-related income on long-term credits granted to banks – unrelated parties	
	4354	Interest-related income on short-term credits granted to banks – related parties	
	4355	Interest-related income on medium-term credits granted to banks – related parties	
	4356	Interest-related income on long-term credits granted to banks – related parties	
	4357	Commissions from services rendered on credits granted to banks	
4360		Interest-related income on credits granted to institutions funded by the state budget	
	4361	Interest-related income on short-term credits granted to institutions funded from the state budget	
	4362	Interest-related income on medium-term credits granted to institutions funded from the state budget	
	4363	Interest-related income on long-term credits granted to institutions funded from the state budget	
	4365	Commissions from services rendered for credits granted to institutions funded from the state budget	
4370		Interest-related income on credits granted to the National Social Insurance House/National Health Insurance Company	
	4371	Interest-related income on short-term credits granted to the National Social Insurance House	
	4372	Interest-related income on medium-term credits granted to the National Social Insurance House	

	4373	Interest-related income on long-term credits granted to the National Social Insurance House	
	4374	Interest-related income on short-term credits granted to the National Health Insurance Company	
	4375	Interest-related income on medium-term credits granted to the National Health Insurance Company	

	4376	Interest-related income on long-term credits granted to the National Health Insurance Company	
	4377	Commissions from services rendered for credits granted to the National Social Insurance House /National Health Insurance Company	
4380		Interest-related income on credits granted to the Government	
	4381	Interest-related income on short-term credits granted to the Government	
	4382	Interest-related income on medium-term credits granted to the Government	
	4383	Interest-related income on long-term credits granted to the Government	
	4385	Commissions from services rendered on credits granted to the Government	
4390		Interest-related income on credits to administrative territorial units / institutions subordinated to administrative territorial units	
	4391	Interest-related income on short-term credits granted to administrative-territorial units	
	4392	Interest-related income on medium-term credits granted to administrative-territorial units	
	4393	Interest-related income on long-term credits granted to administrative-territorial units	
	4394	Interest-related income on short-term credits granted to institutions subordinated to administrative-territorial units	
	4395	Interest-related income on medium-term credits granted to institutions subordinated to administrative-territorial units	
	4396	Interest-related income on long-term credits granted to institutions subordinated to administrative-territorial units	
	4397	Commissions from services rendered for credits granted to administrative-territorial units/ institutions subordinated to administrative-territorial units	
4410		Interest-related income on credits granted to productive industry	
	4411	Interest-related income on short-term credits granted to productive industry	
	4412	Interest-related income on medium-term credits granted to productive industry	
	4413	Interest-related income on long-term credits granted to	

		productive industry	
	4415	Commissions from services rendered for credits granted to productive industry	
4420		Interest-related income on credits granted to commerce	
	4421	Interest-related income on short-term credits granted to commerce	
	4422	Interest-related income on medium-term credits granted to commerce	
	4423	Interest-related income on long-term credits granted to	

		commerce	
	4425	Commissions from services rendered on credits granted to commerce	
4430		Interest-related income on credits granted to non-bank financial sector	
	4431	Interest-related income on short-term credits granted to nonbank financial sector	
	4432	Interest-related income on medium-term credits granted to nonbank financial sector	
	4433	Interest-related income on long-term credits granted to non-bank financial sector	
	4435	Commissions from services rendered for credits granted to nonbank financial sector	
4440		Interest-related income on credits for the purchase/construction of buildings	
	4441	Interest-related income on short-term credits for the purchase/construction of buildings	
	4442	Interest-related income on medium-term credits for the purchase/construction of buildings	
	4443	Interest-related income on long-term credits for the purchase/construction of buildings	
	4445	Commissions related to services rendered on credits for the purchase/construction of buildings	
4450		Interest-related income on credits granted to noncommercial organisations	
	4451	Interest-related income on short-term credits granted to noncommercial organisations	
	4452	Interest-related income on medium-term credits granted to noncommercial organisations	
	4453	Interest-related income on long-term credits granted to noncommercial organisations	
	4455	Commissions from services rendered for credits granted to noncommercial organisations	
4460		Interest-related income on credits granted to individuals performing an activity	

	4461	Interest-related income on short-term credits granted to individuals performing an activity	
	4462	Interest-related income on medium-term credits granted to individuals performing an activity	
	4463	Interest-related income on long-term credits granted to individuals performing an activity	
	4465	Commissions from services rendered on credits granted to individuals performing an activity	
4470		Interest-related income on credits granted to transport/telecommunications and network development	
	4471	Interest-related income on short-term credits granted to transport/telecommunication and network development	
	4472	Interest-related income on medium-term credits granted to transport/telecommunication and network development	

	4473	Interest-related income on long-term credits granted to transport/telecommunication and network development	
	4475	Commissions for services rendered on credits granted to transport/ telecommunication and network development	
4480		Interest-related income on credits granted between the bank's head office and to branches thereof	
	4481	Interest-related income on credits granted to the bank's head office	
	4482	Interest-related income on credits granted to bank's local branches	
	4483	Interest-related income on credits granted to bank's branches from abroad	
4490		Interest-related income on other credits granted to customers	
	4491	Interest-related income on overdrafts to customers	
	4492	Interest income on credits 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 credits granted to customers	
	4498	Commissions from other credits granted to customers	
	4499	Commissions from services rendering for credit card use	
4510		Interest-related income on other credits granted to individuals	
	4511	Interest-related income on overdrafts to individuals	
	4512	Interest income on credits granted through card accounts	
	4513	Interest-related income on credits granted for primary needs	
	4514	Interest-related income on other credits granted to individuals	
	4516	Commissions from other credits 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 investments in entities	
	4561	Income from investments in subsidiaries	
	4562	Income from investments in associates	
	4563	Income from investments in joint ventures	
4650		Income/losses from trade operations	
	4651	Income/losses from state securities trading	
	4652	Income/losses from shares trading	

	4653	Income/losses from other securities trading	
	4654	Income/losses from foreign currency trading	
	4655	Income/losses from operations related to derivative 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 MDL	
	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		Commissions-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 with head office and branches	
	4841	Interest-related income on placements with head office	

	4842	Interest-related income on placements with local branches	
	4843	Interest-related income on placements with 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 recovery of assets and payments thereof	
	4911	Income from recovery of credits and payments thereof	
	4912	Income from recovery of assets other than credits and payments thereof	
4920		Income from the disposal of assets	
	4921	Income from the disposal of investments	
	4922	Income from the disposal of tangible assets	
	4923	Income from the disposal of other assets	
4930		Income from subsidies	

	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-related expenses on "Loro" accounts and overdrafts on "Nostro" accounts	
	5032	Interest-related expenses on "Loro" accounts of banks	
	5033	Interest-related expenses on overdrafts on "Nostro" accounts	
	5034	Interest-related expenses on "Loro" accounts for operations with securities	
5060		Interest-related expenses on overnight credits	
	5061	Interest-related expenses on overnight credits from the NBM	
	5062	Interest-related expenses on overnight credits from banks	
5070		Interest-related expenses on demand pledged deposits of banks	
	5075	Interest-related expenses on demand pledged deposits of banks	
5090		Interest-related expenses on demand pledged deposits of banks	
	5091	Interest-related expenses on short-term credits from the NBM (1 month and less)	
	5092	Interest-related expenses on short-term credits from the NBM (over 1 month and up to 1 year)	
	5093	Interest-related expenses on medium-term credits from the NBM (over 1 year and up to 5 years)	

	5094	Interest-related expenses on long-term credits from the NBM (over 5 years)	
	5095	Interest-related expenses on short-term credits from banks (1 month and less)	
	5096	Interest-related expenses on short-term credits from banks (over 1 month and up to 1 year)	
	5097	Interest-related expenses on medium-term credits from banks (over 1 year and up to 5 years)	
	5098	Interest-related expenses on long-term credits from banks (over 5 years)	
	5099	Commission-related expenses on credits from banks	
5100		Interest-related expenses on credits obtained from the Government for re-crediting purposes	
	5101	Interest-related expenses on short-term credits from the Government for re-crediting purposes (1 month and less)	
	5102	Interest-related expenses on short-term credits from the Government for re-crediting purposes (over 1 month and up to 1 year)	
	5103	Interest-related expenses on medium-term credits from the Government for re-crediting purposes (over 1 year and up to 5 years)	

	5104	Interest-related expenses on long-term credits from the Government for re-crediting purposes (over 5 years)	
	5105	Commission-related expenses on credits from the Government for re-crediting purposes	
5110		Interest-related expenses on credits obtained from international financial organisations	
	5111	Interest-related expenses on short-term credits from international financial organisations (1 month and less)	
	5112	Interest-related expenses on short-term credits from international financial organisations (over 1 month and up to 1 year inclusive)	
	5113	Interest-related expenses on medium-term credits from international financial organisations (over 1 year and up to 5 years)	
	5114	Interest-related expenses on long-term credits from international financial organisation (over 5 years)	
	5116	Commission-related expenses on credits from international financial organisations	
5120		Interest-related expenses on credits from other creditors	
	5121	Interest-related expenses on short-term credits from other creditors (1 month and less)	
	5122	Interest-related expenses on short-term credits from other creditors (over 1 month and up to 1 year inclusively)	
	5123	Interest-related expenses on medium-term credits from other creditors (over 1 year and up to 5 years)	

	5124	Interest-related expenses on long-term credits from other creditors (over 5 years)	
	5125	Commission-related expenses on credits from other creditors	
5150		Interest-related expenses on REPO agreements and Lombard Facilities	
	5151	Interest-related expenses on REPO agreements	
	5152	Interest-related expenses on Lombard Facilities	
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 amortisation of premiums on securities	
	5201	Amortisation 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)	
	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)	
	5216	Interest-related expenses on long-term deposits of the National Social Insurance House (over 5 years)	
5250		Interest-related expenses on demand 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 demand deposits from legal entities	
	5262	Interest-related expenses on other demand deposits from individuals	

	5263	Interest-related expenses on state budget resources	
	5264	Interest-related expenses on special means and special funds of public institutions funded by the state budget	
	5265	Interest-related expenses on money means accumulation (provisional account)	
	5266	Interest-related expenses on budget resource of administrativeterritorial units	
	5267	Interest-related expenses on means of the National Company of Healthcare Insurance	
	5268	Interest-related expenses on means of the National House of Social Insurance	
	5269	Interest-related expenses on special-destination means of the National House of Social Insurance	
	5271	Interest-related expenses on means of units implementing investment projects from external grants	
	5272	Interest-related expenses on means of units implementing investment projects from external credits	
	5273	Interest-related expenses on guarantees collected by customs service	
5310		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 nonbank sector	

	5315	Interest-related expenses on saving deposits of non-commercial organisations	
5330		Interest-related expenses on overnight deposits of banks	
	5331	Interest-related expenses on overnight deposits of banks – unrelated parties	
	5332	Interest-related expenses on overnight deposits of banks – related parties	
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)	
	5343	Interest-related expenses on medium-term deposits of banks (over 1 year and up to 5 years)	
	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)	
	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)	
	5364	Interest-related expenses on short-term deposits of institutions funded from special means of state budget (1 year and less)	
	5365	Interest-related expenses on medium-term deposits of institutions funded from special means of state budget (over 1 year and up to 5 years)	
	5366	Interest-related expenses on long-term deposits of institutions funded from special means of state budget (over 5 years)	
	5367	Interest-related expenses on short-term deposits of institutions funded from special funds means of state budget (1 year and less)	
	5368	Interest-related expenses on medium-term deposits of institutions funded from special funds means of state budget (over 1 year and up to 5 years)	

	5369	Interest-related expenses on long-term deposits of institutions funded from special funds means of state budget (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)	
	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)	
	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 pledged term deposits of customers	

	5381	Interest expenses on short-term pledged deposits of legal entities (1 year and less)	
	5382	Interest expenses on medium-term pledged deposits of legal entities (over 1 year and up to 5 years)	
	5383	Interest expenses on long-term pledge deposits of legal entities (over 5 years)	
	5384	Interest expenses on short-term pledged deposits of individuals (1 year and less)	
	5385	Interest expenses on medium-term pledged deposits of individuals (over year and up to 5 years)	
	5386	Interest 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 noncommercial organisations	
	5411	Interest-related expenses on short-term deposits of noncommercial organisations (1 year and less)	
	5412	Interest-related expenses on medium-term deposits of noncommercial organisations (over 1 year and up to 5 years)	
	5413	Interest-related expenses on long-term deposits of noncommercial organisations (over 5 years)	
	5414	Interest-related expenses on short-term pledged deposits of noncommercial organisations (1 year and less)	

	5415	Interest-related expenses on medium-term pledged deposits of non-commercial organisations (over 1 year and up to 5 years)	
	5416	Interest-related expenses on long-term pledged deposits of noncommercial organisations (over 5 years)	
5420		Interest-related expenses on term deposits of non-bank financial sector	
	5421	Interest-related expenses on short-term deposits of non-bank financial sector (1 year and less)	
	5422	Interest-related expenses on medium-term deposits of non-bank financial sector (over 1 year and up to 5 years)	
	5423	Interest-related expenses on long-term deposits of non-bank financial sector (over 5 years)	
	5424	Interest-related expenses on short-term pledged deposits of nonbank financial sector (1 year and less)	
	5425	Interest-related expenses on medium-term pledged deposits of non-bank financial sector (over 1 year and up to 5 years)	

	5426	Interest-related expenses on long-term pledged deposits of nonbank financial 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)	
	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)	
	5436	Interest-related expenses on long-term pledged deposits of individuals performing an activity (over 5 years)	
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 implementing investment projects from external grants and credits	
	5541	Interest-related expenses on short-term deposits of units implementing investment projects from external grants (1 year and less)	
	5542	Interest-related expenses on medium-term deposits of units implementing investment projects from external grants (over 1 year and up to 5 years)	
	5544	Interest-related expenses on short-term deposits of units implementing investment projects from external credits (1 year and less)	

	5545	Interest-related expenses on medium-term deposits of units implementing investment projects from external credits (over 1 year and up to 5 years)	
5560		Interest-related expenses on term deposits of budgets of administrative-territorial units	
	5561	Interest-related expenses on short-term deposits of budgets of administrative-territorial units (1 year and less)	
	5562	Interest-related expenses on medium-term deposits of budgets of administrative-territorial units (over 1 year and up to 5 years)	
	5563	Interest-related expenses on long-term deposits of budgets of administrative-territorial units (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	
	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/amortisation 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 of rented assets	
	5688	Expenses related to the depreciation of tangible assets under a finance lease	
	5689	Expenses related to the depreciation of other tangible assets	
	5691	Expenses related to the amortisation of intangible assets	
	5692	Expenses related to the depreciation low-value and short-term assets	
5710		Employees-related expenses	
	5711	Wages and salaries	
	5712	Bonuses	
	5714	Social insurance	
	5715	Other payments	
	5716	Health insurance	
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 contingent liabilities	
	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 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 credits from the bank's head office and branches	
	5841	Interest-related expenses on credits from the bank's head office	
	5842	Interest-related expenses on credits from the bank's local branches	
	5843	Interest-related expenses on credits from the bank's branches from abroad	
5850		Expenses related to impairment of financial assets	
	5851	Expenses related to the impairment of financial assets available for sale	
	5852	Expenses related to the impairment of financial assets held until maturity	
5860		Expenses related to the impairment of credits and payments thereof	
	5861	Expenses related to the impairment of credits granted to agriculture and payments thereof	
	5862	Expenses related to the impairment of credits granted to food industry and payments thereof	
	5863	Expenses related to the impairment of credits granted to constructions sector and payments thereof	
	5864	Expenses related to the impairment of credits granted for consumption and payments thereof	
	5865	Expenses related to the impairment of credits granted to energy industry and payments thereof	
	5866	Expenses related to the impairment of credits granted to banks and payments thereof	
	5867	Expenses related to the impairment of credits granted to institutions funded from the state budget and payments thereof	
	5868	Expenses related to the impairment of credits granted to National Health Insurance Company/National Social Insurance House and payments thereof	

	5869	Expenses related to the impairment of credits granted to the Government to the amortized cost and payments thereof	
	5871	Expenses related to the impairment of credits granted to administrative-territorial units / institutions subordinated to administrative-territorial units and payments thereof	
	5872	Expenses related to the impairment of credits granted to productive industry and payments thereof	

	5873	Expenses related to the impairment of credits granted to commerce, services rendering and payments thereof	
	5874	Expenses related to the impairment of credits granted to nonbank financial sector and payments thereof	
	5875	Expenses related to the impairment of credits granted for the purchase/ construction of buildings and payments thereof	
	5876	Expenses related to the impairment of credits granted to noncommercial organizations and payments thereof	
	5877	Expenses related to the impairment of credits granted to transportation, telecommunications and network development and payments thereof	
	5878	Expenses related to the impairment of other credits granted to customers and payments thereof	
	5879	Expenses related to the impairment of finance lease and payments thereof	
5880		Expenses related to the impairment of other assets	
	5881	Expenses related to the impairment of receivables and payments thereof	
	5882	Expenses related to the impairment of investment property	
	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 of other assets that are not credits and payments thereof	
5890		Expenses related to the disposal of assets uncovered from the allowances for impairment losses	
	5891	Expenses related to the disposal of credits uncovered from the allowances for impairment losses	
	5892	Expenses related to the disposal of assets other than credits uncovered from the allowances for impairment losses	
5900		Other operating expenses	
	5901	Transport-related expenses	
	5902	Consulting and auditing-related expenses	
	5903	Training-related expenses	
	5904	Travel-related expenses	
	5905	Representation-related 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	Rental payment	
	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 non-commercial assets	
	5921	Expenses related to the disposal of investments	
	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 expenses	
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 CONTINGENT ACCOUNTS			X
Debit contingent accounts			
6100		Commitments to purchase foreign currency	
	6101	Commitments to purchase foreign currency through spot transactions	
	6102	Commitments to purchase foreign currency through forward transactions	
6110		National currency equivalent of foreign currency to be received	
	6111	National currency equivalent of foreign currency to be received from spot transactions	
	6112	National currency equivalent of foreign currency to be received from forward transactions	
6120		Interest receivables	
	6121	Interest (discount/ premium) to be received through forward transactions	
6200		Commitments to receive/purchase	
	6201	Commitments to receive credits 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 contingent accounts			
6400		Commitments to sell foreign currency	
	6401	Commitments to sell foreign currency through spot transactions	

	6402	Commitments to sell foreign currency through forward transactions	
6410		National currency equivalent of foreign currency to be delivered	
	6411	National currency equivalent of foreign currency to be delivered from spot transactions	
	6412	National currency equivalent of foreign currency to be delivered from forward transactions	
6420		Interest payable	
	6421	Interest (discount/premium) payable from forward transactions	
6500		Letters of credit	
	6501	Letters of credit	
6600		Commitments to grant/sell	
	6601	Commitments to grant credits in the future	
	6602	Commitments to sell securities/financial instruments	
	6603	Commitments to place deposits in the future	
6700		Guarantee and security	
	6701	Guarantee and security issued	
	6702	Commitments to issue guarantee and security	
6800		Other contingent accounts	
	6801	Bills of exchange for documentary collection	
	6802	Accepted drafts	
	6803	Bills of exchange with bank endorsement	
	6804	Other documents received/accepted	
6830		Other contingent liabilities	
	6831	Other contingent liabilities	
CLASS 7 MEMORANDUM ACCOUNTS			X
7100		Liabilities on credits granted	
	7101	Liabilities in the form of credit agreements	
	7102	Liabilities in the form of collateral agreements	
	7103	Pawn received	
	7121	Guarantee, security and assignment received	
7200		Assets, interest rates and commissions payable	
	7201	Written-off credits	
	7202	Written-off interest rates and commissions	
	7203	Assets other than written-off credits and related payments	
	7204	Penalties on written-off credits	
	7205	Penalties calculated on accrued interest rates and commissions on written-off credits	
7210		Allowances accrued for prudential purposes for assets and contingent liabilities losses	
	7211	Allowances accrued for prudential purposes related to loan losses	

	7212	Allowances accrued for prudential purposes related to losses from other assets than loans	
	7213	Allowances accrued for prudential purposes related to losses from contingent liabilities	
	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 provided by the bank on loans received	
	7254	Pledge on received loans	
7300		Documents on settlement operations	
	7303	Settlement documents on factoring operations	
	7311	Settlement documents on foreign correspondents	
7400		Securities	
	7401	Securities and receivables received in custody	
	7402	Securities and receivables received for liquidation	
	7403	State securities materialized, amortised, transferred for control and liquidation	
	7404	Materialized state securities, due and payable	
	7405	Securities purchased for customers	
	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	Debt assignments received from third parties	
	7532	Debt assignments issued by the bank	
7600		Blank forms	
	7601	Blank forms of securities and receivables in deposit	
	7602	Blank forms of securities and receivables issued for handling	
	7603	Blank forms of securities and receivables 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 deposits	
	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 tax losses	
	7752	Rented tangible assets	
	7753	Rented intangible assets	
	7754	Assets taken into possession/purchased for sale	
7800		Shares	
	7801	Ordinary shares to be placed	
	7802	Unplaced ordinary shares	
	7804	Outstanding ordinary shares - financial means for the payment of shares	
	7805	Outstanding ordinary shares - non-financial contributions (initial issue)	
	7811	Preferred shares to be placed	
	7812	Unplaced preferential shares	
	7814	Outstanding preferential shares - financial means for the payment of shares	
	7815	Outstanding preferential shares - non-financial contributions (initial issue)	
	7816	Treasury shares	

Executor and telephone number _____

NOTE: The report is drawn up in accordance with the Instruction on compilation and submission of reports by banks for prudential purposes, Decision of the CA of the NBM no.279 of 01 December 2011;

Procedure for compiling the Report on Daily balances of synthetic accounts

1. This report shall reflect information on Daily balances of synthetic accounts of the bank, prepared in accordance with the Chart of accounts of the bookkeeping within licensed banks of the Republic of Moldova as of the end of the operational day of the reporting period.
2. This report shall have a similar structure with the Chart of accounts of the bookkeeping within licensed banks of the Republic of Moldova.
3. For the rows reflecting the number and name of accounts/contra accounts, column 1 "**Closing balance**" shall reflect the balance of accounts/contra accounts corresponding at the end of the operational day of the reporting period, including balances equal to "0". All balances shall be reflected with sign "+", except for the following cases:
 - a) For the contra accounts from Class 1, the debit balances shall be reflected with sign "-".
 - b) For the contra accounts from Class 3, the credit balances shall be reflected with sign "-".
 - c) For the accounts from the group of accounts 1870, the credit balances shall be reflected with sign "-".
 - d) For the accounts from the group of accounts 2870, 4650 and 4660, the debit balances shall be reflected with sign "-".
4. For rows reflecting the number and name of groups of accounts, column 1 "Closing balance" shall reflect the amount of balances of component accounts minus balances of contra accounts.
5. For rows reflecting the number and name of groups of accounts, column 1 "**Closing balance**" shall reflect the amount of balances of component accounts minus balances of contra accounts.
6. For rows reflecting the class of accounts, column 1 "**Closing balance**" shall reflect the amount of balances of groups of component accounts of the respective class minus balances of groups of contra accounts. It shall be excepted rows reflecting Class 6 and Class 7 - these shall be marked with "X" and do not require to be completed. In case of Class 6, the balances of debit contingent accounts and credits contingent accounts shall be summed separately in the corresponding rows.
7. Frequency of submission of the report - daily, no later than 1:00 PM on the next working day following the reporting period.

[Annex no.22 inserted by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

Annex no.23
to the Instruction on compilation and submission
of reports by banks for prudential purposes

ORD 0324
Code form

Bank code

ORD 3.24 Interbank funds placed/attracted
as of ____ 20__

No .	Group	Section	City code	Counterpa rty code	Synth etic accou nt	Curren cy code	Turnover		Balanc e at the end of day	Interes t rate	Date of placem ent/wit hdraw al	Maturity	Prohibition of use of financial means deposited in accounts
							debit	credit					
A	B	C	D	E	F	G	1	2	3	4	5	6	7
1													
2													
...													
n													

Executor and telephone number _____

NOTE:

The report is drawn up in accordance with:

1. Instruction on compilation and submission of reports by banks for prudential purposes (Decision of the CA of NBM no.279 of 01 December 2011, Official Monitor of the Republic of Moldova no.216-221/2008 of 09 December 2011).

Procedure for compiling the Report on interbank funds placed/attracted

1. This report shall reflect daily information on bank's funds placed/attracted.
2. The information on turnovers and balances of accounts included in the report shall be indicated in the original currency, namely in the currency of the respective account.
3. The report shall reflect information about all opened accounts, regardless of whether there were or not any turnovers in the account and/or regardless of whether the account has a zero balance.
4. The report shall not reflect information on funds placed/attracted between branches and head office and between bank's branches in the Republic of Moldova, except when a branch participating in the transaction is located abroad.
5. Column A "**No.**" shall reflect the number of each row filled out in the table.
6. Column B "**Group**" shall reflect the following codes:
 - a) "01" - for the rows containing information on **"NOSTRO" accounts and demand placements.**
 - b) "02" - for the rows containing information on **funds placed overnight with banks and overnight credits granted to banks;**
 - c) "03" - for the rows containing information on **term placements with banks;**
 - d) "04" - for the rows containing information on **credits granted to banks, other than overnight credits;**
 - e) "05" - for the rows containing information on **"LORO" accounts and demand deposits.**
 - f) "06" - for the rows containing information on **overnight credits from banks and overnight deposits of banks;**
 - g) "07" - for the rows containing information on **credits from banks, other than overnight credits;**
 - h) "08" - for the rows containing information on **term deposits of banks.**
7. Depending on the code indicated, the information in column B "Group" shall be reflected as follows:
 - a) Group 01 shall reflect information from balance sheet accounts 1032, 1034, 1075 and partially 1843 (only information related to funds placed on demand);
 - b) Group 02 shall reflect information from balance sheet accounts 1062, 1063, 1331, 1332, partially 1843 (only information related to funds placed overnight) and partially 1853 (only information related to credits granted overnight);
 - c) Group 03 shall reflect information from balance sheet accounts 1093, 1094, 1095, 1096, 1099, 1102, 1103, 1105, 1106, 1111 and partially 1843 (only information related to funds placed on term);
 - d) Group 04 shall reflect information from balance sheet accounts 1341, 1351, 1352, 1353, 1354, 1355, 1356 and 1531;
 - e) Group 05 shall reflect information from balance sheet accounts 2032, 2034, 2075, 2862 and partially 2851 (only information related to deposits received on demand);

- f) Group 06 shall reflect information from balance sheet accounts 2062, 2331, 2332, partially 2843 (only information related to overnight credits) and partially 2851 (only information related to overnight deposits attracted);
- g) Group 07 shall reflect information from balance sheet accounts 2033, 2095, 2096, 2097, 2098 and 2531;
- h) Group 08 shall reflect information from balance sheet accounts 2341, 2342, 2343, 2344, 2346, 2347, 2348 and 2349 and partially 2851 (only information related to deposits received on term).

8. Column C "Section", for the groups 01-04, the following codes shall be indicated:

- a) R - for the rows containing information on the accounts of the licensed banks of the Republic of Moldova opened with other licensed banks of the Republic of Moldova;

- b) N - for the rows containing information on the accounts of the licensed banks of the Republic of Moldova opened abroad.

9. Column C "Section", for the groups 05-08, the following codes shall be indicated:

- a) R - for the rows containing information on the accounts of other licensed banks of the Republic of Moldova opened with the licensed bank of the Republic of Moldova;
- b) N - for the rows containing information on the accounts of banks from abroad opened with the licensed bank of the Republic of Moldova.

10. Column D "City code" shall reflect the code of the city where the subdivision of the bank is located, with which the licensed bank from the Republic of Moldova opened the respective account or which opened the respective account with the licensed bank from the Republic of Moldova. The city code shall be indicated according to the Nomenclature of city codes held by the NBM. In this context, the licensed bank shall inform the NBM about the need to provide codes for cities that are not included in the respective nomenclature.

11. Column E "Counterparty code" shall reflect the SWIFT code from 8 characters of the counterparty, according to the ISO 9362. In order to ensure a high level of accuracy of the reported data, the licensed bank shall inform the NBM in advance about the need to use new codes.

12. Column F "Synthetic account" shall reflect the number of the synthetic account, according to the Chart of accounts of the book-keeping within licensed banks of the Republic of Moldova. The report shall include only the accounts provided for in item 7.

13. Column G "Currency code" shall reflect the code of the currency in which the account is opened.

14. Column 1 "Debit turnover" shall reflect the debit turnover of the respective account for the reporting period.

15. Column 2 "Credit turnover" shall reflect the credit turnover of the respective account for the reporting period.

16. Column 3 "Balance at the end of day" shall reflect the balance of account as at the end of operational day of the reporting period, except cases where the report includes partial balances of some accounts.

17. Column 4 "**Interest rate**" shall reflect the annual interest rate of the respective asset/liability, according to the agreement or additional agreements. Where the agreement does provide for an interest rate for the respective asset/liability, this column shall be left blank.
18. Column 5 "**Date of placement/withdrawal**" shall reflect the date of opening of account according to the agreement in the following format: dd.mm.yyyy (e.g.: 31.12.2014).
19. Column 6 "**Maturity**" shall reflect the maturity of asset/liability according to the agreement in the following format: dd.mm.yyyy (e.g.: 31.12.2014). For the accounts of group 01 and 05, the respective column shall be left blank.
20. Column 7 "**Prohibition of use of financial means deposited in accounts**" shall reflect briefly the prohibitions of use of funds into accounts (e.g.: "blocked by the Decision no.001 of 31.12.2014" or "charged in favour of client A for the credit in the amount of USD 100,000.00"). Where no prohibitions exist, it shall be indicated "n/a". For the accounts of group 02, 04 and 06, the respective column shall be left blank.
21. Periodicity of submission of the report - daily, no later than 1:00 PM on the next working day following the reporting period.

[Annex no.23 inserted by the Decision of the CE of the NBM no.47 of 02.03.2016, in force on 30.06.2016]

LIST of normative acts of the National Bank of Moldova to be abrogated

1. Instruction on compilation and submission of reports regarding the financial activity by banks, approved by the Council of Administration of the National Bank of Moldova, Minutes no.28 of 08 August 1997 (Official Monitor of the Republic of Moldova, 1997, no.64-65, Article 103) with further amendments and completions, registered with the Ministry of Justice of the Republic of Moldova, no.704 of 17 September 2009;

2. Decision of the Council of Administration of the National Bank of Moldova no.59 of 11 September 1997 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Minutes no.28 of 8 August 1997), (Official Monitor of the Republic of Moldova, 2002, no.40-42, Article 99);

3. Decision of the Council of Administration of the National Bank of Moldova no.160 of 25 December 1997 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Decision no.36 of the Council of Administration of the NBM, Minutes no.28 of 08 August 1997), (Official Monitor of the Republic of Moldova, 1998, no.8, Article 25);

4. Decision of the Council of Administration of the National Bank of Moldova no.13 of 26 January 1998 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 1998, no.12-13, Article 49);

5. Decision of the Council of Administration of the National Bank of Moldova no.47 of 13 March 1998 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 1998, no.30-33, Article 106);

6. Decision of the Council of Administration of the National Bank of Moldova no.82 of 09 April 1998 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 1998, no.49, Article 152);

7. Decision of the Council of Administration of the National Bank of Moldova no.282 of 07 October 1998 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 1998, no.97-98, Article 198);

8. Decision of the Council of Administration of the National Bank of Moldova no.322 of 05 November 1998 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 1999, no.7-9, Article 17);

9. Decision of the Council of Administration of the National Bank of Moldova no.219 of 18 August 1999 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 1999, no.94-95, Article 153);

10. Decision of the Council of Administration of the National Bank of Moldova no.250 of 22 September 1999 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 1999, no.109-111, Article 193);

11. Decision of the Council of Administration of the National Bank of Moldova no.385 of 23 December 1999 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2000, no.1-4, Article 5);

12. Decision of the Council of Administration of the National Bank of Moldova no.279 of 21 August 2000 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2000, no.124-126, Article 346);

13. Decision of the Council of Administration of the National Bank of Moldova no.327 of 02 November 2000 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2000, no.141-143, Article 374);

14. Decision of the Council of Administration of the National Bank of Moldova no.162 of 28 June 2001 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2001, no.73-74, Article 211);

15. Decision of the Council of Administration of the National Bank of Moldova no.303 of 22 November 2001 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2001, no.144-146, Article 351);

16. Decision of the Council of Administration of the National Bank of Moldova no.169 of 18 July 2002 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2002, no.106-109, Article 241);

17. Decision of the Council of Administration of the National Bank of Moldova no.133 of 19 June 2003 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2003, no.126-131, Article 173);

18. Decision of the Council of Administration of the National Bank of Moldova no.263 of 21 October 2004 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2004, no.193-198, Article 409);

19. Decision of the Council of Administration of the National Bank of Moldova no.52 of 17 February 2005 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2005, no.30-33, Article 111);

20. Decision of the Council of Administration of the National Bank of Moldova no.98 of 31 March 2005 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2005, no.55-58, Article 194);

21. Decision of the Council of Administration of the National Bank of Moldova no.241 of 11 August 2005 on amending and supplementing the Instruction on compilation and submission of

reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2005, no.110-112, Article 385);

22. Decision of the Council of Administration of the National Bank of Moldova no.49 of 02 March 2006 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2006, no.39-42, Article 142);

23. Item III of the Decision of the Council of Administration of the National Bank of Moldova no.208 of 15 August 2007 on amending and supplementing some normative acts of the National Bank of Moldova (Official Monitor of the Republic of Moldova, 2007, no.131-135, Art.523);

24. Decision of the Council of Administration of the National Bank of Moldova no.226 of 30 August 2007 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2007, no.149-152, Article 562);

25. Item II of the Decision of the Council of Administration of the National Bank of Moldova no.133 of 17 July 2008 on amending and supplementing some normative acts of the National Bank of Moldova (Official Monitor of the Republic of Moldova, 2008, no.157-159, Art.448);

26. Item IX of the Decision of the Council of Administration of the National Bank of Moldova no.194 of 09 October 2008 on amending and supplementing some normative acts of the National Bank of Moldova (Official Monitor of the Republic of Moldova, 2008, no.204-205, Art.620);

27. Decision of the Council of Administration of the National Bank of Moldova no.47 of 26 February 2009 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2009, no.57-58, Article 250);

28. Item 3 of the Decision of the Council of Administration of the National Bank of Moldova no.201 of 13 August 2009 on amending and supplementing some normative acts of the National Bank of Moldova (Official Monitor of the Republic of Moldova, 2009, no.150, Art.675);

29. Item 2 of the Decision of the Council of Administration of the National Bank of Moldova no.265 of 17 December 2009 on amending and supplementing some normative acts of the National Bank of Moldova (Official Monitor of the Republic of Moldova, 2010, no.2728, Art.99);

30. Item 3 of the Decision of the Council of Administration of the National Bank of Moldova no.297 of 30 December 2009 on approving, amending and supplementing some normative acts of the National Bank of Moldova (Official Monitor of the Republic of Moldova, 2010, no.27-28, Art.102);

31. Item 3 of the Decision of the Council of Administration of the National Bank of Moldova no.86 of 30 April 2010 on amending and supplementing some normative acts of the National Bank of Moldova (Official Monitor of the Republic of Moldova, 2010, no.94-97, Art.357);

32. Decision of the Council of Administration of the National Bank of Moldova no.65 of 07 April 2011 on amending and supplementing the Instruction on compilation and submission of reports regarding the financial activity by banks (Official Monitor of the Republic of Moldova, 2011, no.83-85, Art.526).