

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

(thousands MDL)

No.	Description	31.01.2006		31.12.2005		31.01.2005		Dynamics in comparison with 31.12.2005 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2005 ((3-7)/7*100) %
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	<b>ASSETS</b>								
2	Cash	1038265.88	5.72	942572.56	5.23	823406.12	6.12	10.15	26.09
3	Due from banks	1402156.79	7.72	1327588.36	7.37	1124708.15	8.36	5.62	24.67
4	Due from NBM	3104560.95	17.10	2946646.39	16.36	2454817.63	18.24	5.36	26.47
5	Overnight placements	330096.37	1.82	476859.64	2.65	40844.52	0.30	-30.78	708.18
6	Securities bought for sale	108719.18	0.60	92632.08	0.51	161355.81	1.20	17.37	-32.62
7	Investment securities	1318325.15	7.26	1301923.88	7.23	919121.46	6.83	1.26	43.43
8	Total securities	1427044.33	7.86	1394555.96	7.74	1080477.27	8.03	2.33	32.08
9	Loans and financial leasing (gross/total)	9936324.07	54.73	10077555.57	55.96	7218003.06	53.63	-1.40	37.66
10	Allowance for loan losses	476885.16	2.63	482205.19	2.68	463033.56	3.44	-1.10	2.99
11	Net loans and financial leasing	9459438.91	52.11	9595350.38	53.28	6754969.50	50.19	-1.42	40.04
12	Fixed assets, net	855199.05	4.71	858069.90	4.77	742829.63	5.52	-0.33	15.13
13	Accrued interest receivable	123375.60	0.68	103085.33	0.57	87910.34	0.65	19.68	40.34
14	Other real estate	89171.80	0.49	31970.52	0.18	27664.61	0.21	178.92	222.33
15	Other assets	325058.29	1.79	330984.27	1.84	322248.39	2.39	-1.79	0.87
16	<b>Total Assets</b>	18154367.96	100.00	18007683.31	100.00	13459876.16	100.00	0.81	34.88
17	<b>LIABILITIES</b>								
18	Due to Banks Nonint. Bearing	61020.10	0.34	81637.32	0.45	29819.53	0.22	-25.25	104.63
19	Indiv. Deposits Nonint. Bearing	453303.91	2.50	470309.62	2.61	386812.40	2.87	-3.62	17.19
20	Legal Ent. Dep. Nonint. Bearing	1420656.99	7.83	1561017.78	8.67	1541790.27	11.45	-8.99	-7.86
21	Total Nonint Dep	1934981.00	10.66	2112964.72	11.73	1958422.20	14.55	-8.42	-1.20
22	Due to Banks Int. Bearing	367601.80	2.02	418886.98	2.33	246087.25	1.83	-12.24	49.38
23	Indiv Deposits Int. Bearing	6715252.07	36.99	6423354.39	35.67	4632342.26	34.42	4.54	44.96
24	Legal Ent Dep Int. Bearing	4739914.13	26.11	4779807.83	26.54	2743465.83	20.38	-0.83	72.77
25	Total Int Deposits	11822768.00	65.12	11622049.20	64.54	7621895.33	56.63	1.73	55.12
26	Total deposits	13757749.00	75.78	13735013.92	76.27	9580317.53	71.18	0.17	43.60
27	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
28	Overnight Borr	3000.00	0.02	0.00	0.00	63057.33	0.47		-95.24
29	Other Borr	828291.41	4.56	837647.89	4.65	868560.62	6.45	-1.12	-4.64
30	Accd Int Payable	102847.44	0.57	95300.28	0.53	68344.49	0.51	7.92	50.48

(thousands MDL)

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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
31	Other Liab	384504.13	2.12	329923.49	1.83	287777.33	2.14	16.54	33.61
32	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	<b>Total Liab</b>	15076391.98	83.05	14997885.58	83.29	10868057.29	80.74	0.52	38.72
34	<b>CAPITAL</b>								
35	Common Stock	1161661.61	6.40	1153261.61	6.40	1079209.11	8.02	0.73	7.64
36	Preferred Stock	8053.05	0.04	8053.05	0.04	8545.55	0.06	0.00	-5.76
37	Minus Treasury Stock	3204.56	0.02	3204.56	0.02	2758.71	0.02	0.00	16.16
38	Total stock in Circulation	1166510.09	6.43	1158110.09	6.43	1084995.94	8.06	0.73	7.51
39	Capital Surplus	41452.11	0.23	41452.11	0.23	41685.03	0.31	0.00	-0.56
40	Reserve Capital	175730.93	0.97	175730.93	0.98	159982.50	1.19	0.00	9.84
41	Reserves on asset reevaluation	47166.29	0.26	47166.29	0.26	49311.26	0.37	0.00	-4.35
42	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	Retained Earn	1647116.57	9.07	1587338.32	8.81	1255844.14	9.33	3.77	31.16
44	<b>Total Capital</b>	3077975.98	16.95	3009797.74	16.71	2591818.86	19.26	2.27	18.76
45	Total Liab and Cap	18154367.96	100.00	18007683.31	100.00	13459876.16	100.00	0.81	34.88
46	Tier I Capital	2937329.59	16.18	2871187.81	15.94	2460500.18	18.28	2.30	19.38
47	Total Regulatory Capital	2937239.42	16.18	2871097.64	15.94	2460411.16	18.28	2.30	19.38
48	Total Risk Weighted Assets	10541504.87	58.07	10544595.54	58.56	7647195.62	56.81	-0.03	37.85
49	Foreign currency assets	7881316.92	43.41	7934595.13	44.06	6480372.58	48.15	-0.67	21.62
50	Foreign currency liability	7678432.32	42.30	7606835.05	42.24	6269274.48	46.58	0.94	22.48
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate			786303.91	4.37				
52	Total debit conditional accounts (quarterly)			2597126.04	14.42				
53	Total credit conditional accounts (quarterly)			4009452.58	22.27				
54	Overall on balance foreign exchange net assets	6516737.35	35.90	6483297.55	36.00	4972395.99	36.94	0.52	31.06
55	Overall on balance foreign exchange net liabilities	6313657.90	34.78	6154687.32	34.18	4759395.66	35.36	2.58	32.66