

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

No.	Description	30.06.2006		31.12.2005*		30.06.2005		Dynamics in comparison with 31.12.2005 ((3-5)/5*100) %	Dynamics in comparison with 30.06.2005 ((3-7)/7*100) %
		15 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	ASSETS								
2	Cash	1014351.44	5.08	942572.56	5.25	832068.78	5.72	7.62	21.91
3	Due from banks	2169749.60	10.88	1323969.74	7.38	1048507.71	7.2	63.88	106.94
4	Due from NBM	2218281.65	11.12	2946646.39	16.42	2103371.52	14.45	-24.72	5.46
5	Overnight placements	622565.22	3.12	480478.26	2.68	229128.73	1.57	29.57	171.71
6	Securities bought for sale	86218.29	0.43	92632.08	0.52	89645.45	0.62	-6.92	-3.82
7	Investment securities	1516146.60	7.6	1301923.88	7.26	1361218.81	9.35	16.45	11.38
8	Total securities	1602364.89	8.03	1394555.96	7.77	1450864.26	9.97	14.90	10.44
9	Loans and financial leasing (gross/total)	11441098.81	57.35	10077555.57	56.16	7983260.90	54.84	13.53	43.31
10	Allowance for loan losses	605539.73	3.04	528539.03	2.95	440479.58	3.03	14.57	37.47
11	Net loans and financial leasing	10835559.08	54.31	9549016.54	53.22	7542781.32	51.82	13.47	43.65
12	Fixed assets, net	859750.11	4.31	857970.39	4.78	772239.67	5.31	0.21	11.33
13	Accrued interest receivable	172609.49	0.87	103085.98	0.57	107351.69	0.74	67.44	60.79
14	Other real estate	64590.49	0.32	31970.52	0.18	21590.14	0.15	102.03	199.17
15	Other assets	390586.76	1.96	313194.39	1.75	448534.25	3.08	24.71	-12.92
16	Total Assets	19950408.73	100	17943460.73	100	14556438.05	100	11.18	37.06
17	LIABILITIES	0.00		0.00		0.00		0.00	0.00
18	Due to Banks Nonint. Bearing	40333.29	0.2	81656.51	0.46	41484.12	0.28	-50.61	-2.77
19	Indiv. Deposits Nonint. Bearing	533324.49	2.67	574282.64	3.2	466404.07	3.2	-7.13	14.35
20	Legal Ent. Dep. Nonint. Bearing	1416447.51	7.1	1561017.78	8.7	1284182.25	8.82	-9.26	10.30
21	Total Nonint Dep	1990105.29	9.98	2216956.93	12.36	1792070.44	12.31	-10.23	11.05
22	Due to Banks Int. Bearing	655190.95	3.28	415659.79	2.32	249878.03	1.72	57.63	162.20
23	Indiv Deposits Int. Bearing	7526834.26	37.73	6319381.37	35.22	5435735.66	37.34	19.11	38.47
24	Legal Ent Dep Int. Bearing	4978484.21	24.95	4779807.83	26.64	3105634.09	21.34	4.16	60.30
25	Total Int Deposits	13160509.41	65.97	11514848.99	64.17	8791247.78	60.39	14.29	49.70
26	Total deposits	15150614.70	75.94	13731805.92	76.53	10583318.22	72.71	10.33	43.16
27	Sec Sold REPO	6128.70	0.03	0.00	0	0.00	0	0.00	0.00
28	Overnight Borr	155165.60	0.78	3208.00	0.02	4152.29	0.03	4736.83	3636.87
29	Other Borr	959418.92	4.81	837647.89	4.67	865662.21	5.95	14.54	10.83
30	Accd Int Payable	115648.58	0.58	95300.28	0.53	85618.55	0.59	21.35	35.07
31	Other Liab	349898.29	1.75	320847.17	1.79	301213.65	2.07	9.05	16.16
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00

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1	2	3	4	5	6	7	8	9	10
33	Total Liab	16736874.79	83.89	14988809.26	83.53	11839964.92	81.34	11.66	41.36
34	CAPITAL	0.00		0.00		0.00		0.00	0.00
35	Common Stock	1103731.61	5.53	1153261.61	6.43	1106149.11	7.6	-4.29	-0.22
36	Preferred Stock	7303.05	0.04	8053.05	0.04	8545.55	0.06	-9.31	-14.54
37	Minus Treasury Stock	2454.56	0.01	3204.56	0.02	2808.66	0.02	-23.40	-12.61
38	Total stock in Circulation	1108580.09	5.56	1158110.09	6.45	1111885.99	7.64	-4.28	-0.30
39	Capital Surplus	41452.11	0.21	41452.11	0.23	41650.06	0.29	0.00	-0.48
40	Reserve Capital	190159.16	0.95	175730.93	0.98	175730.93	1.21	8.21	8.21
41	Reserves on asset reevaluation	45282.21	0.23	47166.29	0.26	49011.24	0.34	-3.99	-7.61
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1828060.37	9.16	1532192.06	8.54	1338194.92	9.19	19.31	36.61
44	Total Capital	3213533.94	16.11	2954651.47	16.47	2716473.13	18.66	8.76	18.30
45	Total Liab and Cap	19950408.73	100	17943460.73	100	14556438.05	100	11.18	37.06
46	Tier I Capital	3080995.89	15.44	2818160.00	15.71	2578188.65	17.71	9.33	19.50
47	Total Regulatory Capital	3080905.73	15.44	2818069.83	15.71	2578098.48	17.71	9.33	19.50
48	Total Risk Weighted Assets	12027019.89	60.28	10446533.31	58.22	8568647.07	58.86	15.13	40.36
49	Foreign currency assets	9688890.47	48.56	7934595.13	44.22	6768194.27	46.5	22.11	43.15
50	Foreign currency liability	9536002.54	47.8	7606835.05	42.39	6570078.66	45.14	25.36	45.14
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	1214890.95	6.09	743434.67	4.14	1254434.85	8.62	63.42	-3.15
52	Total debit conditional accounts (quarterly)	2286486.41	11.46	2597126.04	14.47	204927.24	1.41	-11.96	1015.76
53	Total credit conditional accounts (quarterly)	4260300.15	21.35	4009452.58	22.34	1290407.01	8.86	6.26	230.15
54	Overall on balance foreign exchange net assets	8086284.92	40.53	6483297.55	36.13	5420999.07	37.24	24.72	49.17
55	Overall on balance foreign exchange net liabilities	7932730.23	39.76	6154687.32	34.3	5217555.08	35.84	28.89	52.04

* Data as of 31.12.2005 are adjusted following the modifications made by some banks according to the external audit