

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

No.	Description	31.07.2006		31.12.2005*		31.07.2005		Dynamics in comparison with 31.12.2005 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2005 ((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	1241140.74	6.21	942572.56	5.25	870186.02	5.77	31.68	42.63
3	Due from banks	1926111.96	9.63	1323969.74	7.38	1127995.06	7.48	45.48	70.76
4	Due from NBM	2104233.37	10.52	2946646.39	16.42	2262470.58	15.01	-28.59	-6.99
5	Overnight placements	513142.24	2.57	480478.26	2.68	341201.04	2.26	6.80	50.39
6	Securities bought for sale	83655.17	0.42	92632.08	0.52	77387.10	0.51	-9.69	8.10
7	Investment securities	1629209.57	8.15	1301923.88	7.26	1473069.32	9.77	25.14	10.60
8	Total securities	1712864.73	8.57	1394555.96	7.77	1550456.42	10.28	22.83	10.47
9	Loans and financial leasing (gross/total)	11589414.40	57.97	10077555.57	56.16	8010793.34	53.14	15.00	44.67
10	Allowance for loan losses	611904.82	3.06	528539.03	2.95	443106.38	2.94	15.77	38.09
11	Net loans and financial leasing	10977509.57	54.91	9549016.54	53.22	7567686.96	50.2	14.96	45.06
12	Fixed assets, net	865690.97	4.33	857970.39	4.78	784425.07	5.2	0.90	10.36
13	Accrued interest receivable	178155.08	0.89	103085.98	0.57	122346.11	0.81	72.82	45.62
14	Other real estate	62876.50	0.31	31970.52	0.18	21690.14	0.14	96.67	189.89
15	Other assets	411644.71	2.06	313194.39	1.75	427318.00	2.83	31.43	-3.67
16	Total Assets	19993369.85	100	17943460.73	100	15075775.38	100	11.42	32.62
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	76376.30	0.38	81656.51	0.46	27986.88	0.19	-6.47	172.90
19	Indiv. Deposits Nonint. Bearing	548329.32	2.74	574282.64	3.2	474516.46	3.15	-4.52	15.56
20	Legal Ent. Dep. Nonint. Bearing	1552635.99	7.77	1561017.78	8.7	1352707.39	8.97	-0.54	14.78
21	Total Nonint Dep	2177341.60	10.89	2216956.93	12.36	1855210.73	12.31	-1.79	17.36
22	Due to Banks Int. Bearing	654921.17	3.28	415659.79	2.32	333256.71	2.21	57.56	96.52
23	Indiv Deposits Int. Bearing	7551240.97	37.77	6319381.37	35.22	5593443.76	37.1	19.49	35.00
24	Legal Ent Dep Int. Bearing	4793553.37	23.98	4779807.83	26.64	3255812.15	21.6	0.29	47.23
25	Total Int Deposits	12999715.51	65.02	11514848.99	64.17	9182512.62	60.91	12.90	41.57
26	Total deposits	15177057.11	75.91	13731805.92	76.53	11037723.35	73.21	10.52	37.50
27	Sec Sold REPO	3499.95	0.02	0.00	0	0.00	0		
28	Overnight Borr	58606.84	0.29	3208.00	0.02	15322.99	0.1	1726.90	282.48
29	Other Borr	979340.40	4.9	837647.89	4.67	852798.57	5.66	16.92	14.84
30	Accd Int Payable	123434.64	0.62	95300.28	0.53	91667.81	0.61	29.52	34.65
31	Other Liab	425404.13	2.13	320847.17	1.79	329559.37	2.19	32.59	29.08
32	Sub Debentures	0.00	0	0.00	0	0.00	0		

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1	2	3	4	5	6	7	8	9	10
33	Total Liab	16767343.06	83.86	14988809.26	83.53	12327072.10	81.77	11.87	36.02
34	CAPITAL								
35	Common Stock	1103731.61	5.52	1153261.61	6.43	1106149.11	7.34	-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	5.54	1158110.09	6.45	1111885.99	7.38	-4.28	-0.30
39	Capital Surplus	41452.11	0.21	41452.11	0.23	41650.06	0.28	0.00	-0.48
40	Reserve Capital	190159.16	0.95	175730.93	0.98	175730.93	1.17	8.21	8.21
41	Reserves on asset reevaluation	47389.27	0.24	47166.29	0.26	48990.69	0.32	0.47	-3.27
42	Other Reserves	0.00	0	0.00	0	0.00	0		
43	Retained Earn	1838446.16	9.2	1532192.06	8.54	1370445.61	9.09	19.99	34.15
44	Total Capital	3226026.79	16.14	2954651.47	16.47	2748703.28	18.23	9.18	17.37
45	Total Liab and Cap	19993369.85	100	17943460.73	100	15075775.38	100	11.42	32.62
46	Tier I Capital	3092013.63	15.47	2818160.00	15.71	2611360.74	17.32	9.72	18.41
47	Total Regulatory Capital	3091974.77	15.47	2818069.83	15.71	2611270.57	17.32	9.72	18.41
48	Total Risk Weighted Assets	12034933.73	60.19	10446533.31	58.22	8732422.93	57.92	15.21	37.82
49	Foreign currency assets	9504959.28	47.54	7934595.13	44.22	6839252.64	45.37	19.79	38.98
50	Foreign currency liability	9379616.54	46.91	7606835.05	42.39	6607768.47	43.83	23.31	41.95
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	0.00	0	743434.67	4.14	0.00	0		
52	Total debit conditional accounts (quarterly)	0.00	0	2597126.04	14.47	0.00	0		
53	Total credit conditional accounts (quarterly)	0.00	0	4009452.58	22.34	0.00	0		
54	Overall on balance foreign exchange net assets	8042531.43	40.23	6483297.55	36.13	5515665.84	36.59	24.05	45.81
55	Overall on balance foreign exchange net liabilities	7914169.08	39.58	6154687.32	34.3	5282655.78	35.04	28.59	49.81

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