

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

thous. lei

No.	Description	31.08.2007		31.12.2006*		31.08.2006		Dynamics in comparison with 31.12.2006 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2006 ((3-7)/7*100) %
		15 Bank(s)	% from Assets	15 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1565604.98	5.33	1154249.96	5.07	1104625.19	5.39	35.64	41.73
3	Due from banks	2287051.46	7.78	1832383.33	8.05	2031232.55	9.91	24.81	12.59
4	Due from NBM	2257680.35	7.68	1737759.87	7.64	2190359.54	10.69	29.92	3.07
5	Overnight placements	1028223.31	3.50	1097594.72	4.82	591237.60	2.88	-6.32	73.91
6	Securities bought for sale	90074.39	0.31	97621.30	0.43	78738.22	0.38	-7.73	14.40
7	Investment securities	3376114.83	11.49	2167982.86	9.53	1557733.50	7.60	55.73	116.73
8	Total securities	3466189.22	11.79	2265604.15	9.96	1636471.73	7.98	52.99	111.81
9	Loans and financial leasing (gross/total)	17799406.01	60.56	13830456.34	60.80	11921186.31	58.17	28.70	49.31
10	Allowance for loan losses	828229.55	2.82	712937.40	3.13	638208.22	3.11	16.17	29.77
11	Net loans and financial leasing	16971176.46	57.75	13117518.95	57.66	11282978.09	55.05	29.38	50.41
12	Fixed assets, net	986518.96	3.36	961193.94	4.23	877478.88	4.28	2.63	12.43
13	Accrued interest receivable	259891.33	0.88	152751.23	0.67	187140.14	0.91	70.14	38.88
14	Other real estate	53198.40	0.18	84873.31	0.37	62471.63	0.30	-37.32	-14.84
15	Other assets	513916.73	1.75	344752.86	1.52	530949.63	2.59	49.07	-3.21
16	Total Assets	29389451.19	100.00	22748682.32	100.00	20494944.97	100.00	29.19	43.40
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	72059.30	0.25	93748.29	0.41	53176.15	0.26	-23.14	35.51
19	Indiv. Deposits Nonint. Bearing	656747.99	2.23	500086.30	2.20	546446.22	2.67	31.33	20.19
20	Legal Ent. Dep. Nonint. Bearing	2319618.23	7.89	1994588.55	8.77	1681083.26	8.20	16.30	37.98
21	Total Nonint Dep	3048425.53	10.37	2588423.14	11.38	2280705.62	11.13	17.77	33.66
22	Due to Banks Int. Bearing	1281412.58	4.36	1004072.74	4.41	777721.11	3.79	27.62	64.77
23	Indiv Deposits Int. Bearing	11397228.59	38.78	8741250.96	38.43	7663168.69	37.39	30.38	48.73
24	Legal Ent Dep Int. Bearing	5855448.92	19.92	4909283.50	21.58	4717753.57	23.02	19.27	24.12
25	Total Int Deposits	18534090.09	63.06	14654607.20	64.42	13158643.37	64.20	26.47	40.85
26	Total deposits	21582515.61	73.44	17243030.34	75.80	15439348.99	75.33	25.17	39.79
27	Sec Sold REPO	0.00	0.00	2941.20	0.01	6447.60	0.03	-100.00	-100.00
28	Overnight Borr	86888.83	0.30	32000.00	0.14	61378.26	0.30	171.53	41.56
29	Other Borr	2210305.24	7.52	1047221.30	4.60	988323.41	4.82	111.06	123.64
30	Accd Int Payable	205855.36	0.70	139237.35	0.61	132039.41	0.64	47.84	55.90
31	Other Liab	801938.50	2.73	354740.84	1.56	433266.83	2.11	126.06	85.09

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		15 Bank(s)	% from Assets	15 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
32	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00		
33	Total Liab	24887503.54	84.68	18819171.03	82.73	17060804.50	83.24	32.25	45.88
34	CAPITAL								
35	Common Stock	1537764.10	5.23	1502884.10	6.61	1253987.71	6.12	2.32	22.63
36	Preferred Stock	6810.55	0.02	6810.55	0.03	7046.95	0.03	0.00	-3.35
37	Minus Treasury Stock	15307.96	0.05	2454.56	0.01	2454.56	0.01	523.65	523.65
38	Total stock in Circulation	1529266.68	5.20	1507240.08	6.63	1258580.09	6.14	1.46	21.51
39	Capital Surplus	41452.11	0.14	41452.11	0.18	41452.11	0.20	0.00	0.00
40	Reserve Capital	211159.15	0.72	190159.16	0.84	190159.16	0.93	11.04	11.04
41	Reserves on asset reevaluation	43979.57	0.15	43979.57	0.19	47099.91	0.23	0.00	-6.62
42	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00		
43	Retained Earn	2676090.15	9.11	2146680.37	9.44	1896849.19	9.26	24.66	41.08
44	Total Capital	4501947.65	15.32	3929511.29	17.27	3434140.47	16.76	14.57	31.09
45	Total Liab and Cap	29389451.19	100.00	22748682.32	100.00	20494944.97	100.00	29.19	43.40
46	Tier I Capital	4355675.93	14.82	3799127.26	16.70	3299687.27	16.10	14.65	32.00
47	Total Regulatory Capital	4355316.06	14.82	3799088.39	16.70	3299648.41	16.10	14.64	31.99
48	Total Risk Weighted Assets	16578544.38	56.41	13636204.23	59.94	12494517.71	60.96	21.58	32.69
49	Foreign currency assets	15320332.17	52.13	11204151.49	49.25	9996832.78	48.78	36.74	53.25
50	Foreign currency liability	15183613.16	51.66	11138517.82	48.96	9791641.27	47.78	36.32	55.07
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	0.00	0.00	1308182.56	5.75	0.00	0.00		
52	Total debit conditional accounts (quarterly)	0.00	0.00	5144041.14	22.61	0.00	0.00		
53	Total credit conditional accounts (quarterly)	0.00	0.00	6861169.92	30.16	0.00	0.00		
54	Overall on balance foreign exchange net assets	12645656.06	43.03	9460159.74	41.59	8478647.87	41.37	33.67	49.15
55	Overall on balance foreign exchange net liabilities	12508210.93	42.56	9394526.08	41.30	8272736.56	40.36	33.14	51.20

\* Data as of 31.12.2006 are adjusted according to the results of external audit