

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

thous. lei

No.	Description	30.09.2007		31.12.2006*		30.09.2006		Dynamics in comparison with 31.12.2006 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2006 ((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	1457431.53	4.85	1154249.96	5.07	1175511.57	5.62	26.27	23.98
3	Due from banks	2072057.19	6.90	1832383.33	8.05	1926889.27	9.21	13.08	7.53
4	Due from NBM	1971334.67	6.56	1737759.87	7.64	1865905.07	8.92	13.44	5.65
5	Overnight placements	1554291.93	5.17	1097594.72	4.82	853120.01	4.08	41.61	82.19
6	Securities bought for sale	108918.62	0.36	97621.30	0.43	78451.78	0.38	11.57	38.84
7	Investment securities	3486021.15	11.60	2167982.86	9.53	1796468.55	8.59	60.80	94.05
8	Total securities	3594939.77	11.97	2265604.15	9.96	1874920.32	8.96	58.67	91.74
9	Loans and financial leasing (gross/total)	18408314.66	61.27	13830456.34	60.80	12301791.73	58.81	33.10	49.64
10	Allowance for loan losses	856460.11	2.85	712937.40	3.13	647327.61	3.09	20.13	32.31
11	Net loans and financial leasing	17551854.55	58.42	13117518.95	57.66	11654464.12	55.72	33.80	50.60
12	Fixed assets, net	995859.05	3.31	961193.94	4.23	910830.74	4.35	3.61	9.34
13	Accrued interest receivable	254206.91	0.85	152751.23	0.67	173643.22	0.83	66.42	46.40
14	Other real estate	44889.38	0.15	84873.31	0.37	61295.28	0.29	-47.11	-26.77
15	Other assets	546270.41	1.82	344752.86	1.52	421011.41	2.01	58.45	29.75
16	Total Assets	30043135.39	100.00	22748682.32	100.00	20917591.02	100.00	32.07	43.63
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	30081.60	0.10	93748.29	0.41	52045.08	0.25	-67.91	-42.20
19	Indiv. Deposits Nonint. Bearing	633685.65	2.11	500086.30	2.20	534305.22	2.55	26.72	18.60
20	Legal Ent. Dep. Nonint. Bearing	2276766.08	7.58	1994588.55	8.77	1636623.10	7.82	14.15	39.11
21	Total Nonint Dep	2940533.33	9.79	2588423.14	11.38	2222973.39	10.63	13.60	32.28
22	Due to Banks Int. Bearing	1190613.62	3.96	1004072.74	4.41	845564.06	4.04	18.58	40.81
23	Indiv Deposits Int. Bearing	11614743.41	38.66	8741250.96	38.43	7775032.75	37.17	32.87	49.39
24	Legal Ent Dep Int. Bearing	6577189.20	21.89	4909283.50	21.58	4971293.29	23.77	33.97	32.30
25	Total Int Deposits	19382546.23	64.52	14654607.20	64.42	13591890.11	64.98	32.26	42.60
26	Total deposits	22323079.56	74.30	17243030.34	75.80	15814863.50	75.61	29.46	41.15
27	Sec Sold REPO	0.00	0.00	2941.20	0.01	2920.50	0.01	-100.00	-100.00
28	Overnight Borr	65306.15	0.22	32000.00	0.14	27000.00	0.13	104.08	141.87
29	Other Borr	2216790.16	7.38	1047221.30	4.60	970845.59	4.64	111.68	128.34
30	Accd Int Payable	207112.97	0.69	139237.35	0.61	132765.07	0.63	48.75	56.00
31	Other Liab	617412.80	2.06	354740.84	1.56	461820.69	2.21	74.05	33.69

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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	25429701.65	84.64	18819171.03	82.73	17410215.34	83.23	35.13	46.06
34	CAPITAL								
35	Common Stock	1537764.10	5.12	1502884.10	6.61	1253987.71	5.99	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	5.09	1507240.08	6.63	1258580.09	6.02	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	0.70	190159.16	0.84	190159.16	0.91	11.04	11.04
41	Reserves on asset reevaluation	43415.44	0.14	43979.57	0.19	47099.91	0.23	-1.28	-7.82
42	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00		
43	Retained Earn	2788140.37	9.28	2146680.37	9.44	1970084.40	9.42	29.88	41.52
44	Total Capital	4613433.74	15.36	3929511.29	17.27	3507375.68	16.77	17.40	31.54
45	Total Liab and Cap	30043135.39	100.00	22748682.32	100.00	20917591.02	100.00	32.07	43.63
46	Tier I Capital	4464673.10	14.86	3799127.26	16.70	3372651.95	16.12	17.52	32.38
47	Total Regulatory Capital	4464313.24	14.86	3799088.39	16.70	3372613.08	16.12	17.51	32.37
48	Total Risk Weighted Assets	16747862.26	55.75	13636204.23	59.94	12642085.65	60.44	22.82	32.48
49	Foreign currency assets	15895842.46	52.91	11204151.49	49.25	10362771.45	49.54	41.87	53.39
50	Foreign currency liability	15506026.71	51.61	11138517.82	48.96	10096697.13	48.27	39.21	53.58
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	816150.42	2.72	1308182.56	5.75	1277186.29	6.11	-37.61	-36.10
52	Total debit conditional accounts (quarterly)	806802.40	2.69	5144041.14	22.61	844510.79	4.04	-84.32	-4.47
53	Total credit conditional accounts (quarterly)	3770918.21	12.55	6861169.92	30.16	2938364.94	14.05	-45.04	28.33
54	Overall on balance foreign exchange net assets	13081194.70	43.54	9460159.74	41.59	8828922.22	42.21	38.28	48.16
55	Overall on balance foreign exchange net liabilities	12691071.53	42.24	9394526.08	41.30	8549550.10	40.87	35.09	48.44

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