



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

thous. lei

No.	Description	30.04.2008		31.12.2007		30.04.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 30.04.2007 ((3-7)/7*100) %
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1,902,263.16	5.47	1,683,526.56	5.26	1,371,180.08	5.34	12.99	38.73
3	Due from banks	1,236,470.77	3.55	1,680,322.30	5.25	2,060,500.98	8.03	-26.41	-39.99
4	Less: Allowance for due from banks losses	21,402.72	0.06	15,752.06	0.05			35.87	
5	Due from banks, net	1,215,068.05	3.49	1,664,570.24	5.21			-27.00	
6	Due from NBM	4,127,048.41	11.86	3,735,260.50	11.68	2,616,993.05	10.20	10.49	57.70
7	Overnight Placements and Borrowings	688,601.15	1.98	674,819.96	2.11	1,167,283.14	4.55	2.04	-41.01
8	Securities bought for sale	120,978.06	0.35	99,963.60	0.31	63,944.48	0.25	21.02	89.19
9	Investment securities	2,480,816.88	7.13	2,171,465.47	6.79	2,183,371.19	8.51	14.25	13.62
10	Less: Allowance for investment securities losses	4,502.81	0.01	4,669.35	0.01			-3.57	
11	Net securities	2,597,292.13	7.46	2,266,759.71	7.09			14.58	
12	Loans and financial leasing (gross/total)	23,045,589.18	66.21	20,752,959.75	64.90	15,215,630.02	59.31	11.05	51.46
13	Allowance for loan losses	960,328.98	2.76	872,915.35	2.73	746,194.80	2.91	10.01	28.70
14	Net loans and financial leasing	22,085,260.20	63.45	19,880,044.41	62.17	14,469,435.23	56.40	11.09	52.63
15	Fixed assets, net	1,302,464.99	3.74	1,219,622.75	3.81	965,262.98	3.76	6.79	34.93
16	Accrued interest receivable	291,278.37	0.84	225,252.89	0.70	221,516.61	0.86	29.31	31.49
17	Other real estate	58,618.60	0.17	51,727.15	0.16	104,219.81	0.41	13.32	-43.75
18	Other assets	542,414.43	1.56	591,185.44	1.85	431,257.67	1.68	-8.25	25.78
19	Less Allowance for other assets losses	4,117.58	0.01	14,105.66	0.04			-70.81	
20	Other assets, net	538,296.85	1.55	577,079.78	1.80			-6.72	
21	Total Assets	34,806,191.89	100.00	31,978,663.96	100.00	25,654,965.22	100.00	8.84	35.67
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	38,937.03	0.11	38,196.39	0.12	38,043.23	0.15	1.94	2.35
24	Indiv. Deposits Nonint. Bearing	646,550.00	1.86	585,601.59	1.83	554,550.94	2.16	10.41	16.59
25	Legal Ent. Dep. Nonint. Bearing	1,995,178.74	5.73	2,189,005.31	6.85	1,728,054.40	6.74	-8.85	15.46
26	Total Nonint Dep	2,680,665.77	7.70	2,812,803.29	8.80	2,320,648.57	9.05	-4.70	15.51
27	Due to Banks Int. Bearing	2,047,461.59	5.88	1,705,152.42	5.33	1,365,937.88	5.32	20.07	49.89



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
28	Indiv Deposits Int. Bearing	15327107.34	44.04	13519757.95	42.28	10028652.47	39.09	13.37	52.83
29	Legal Ent Dep Int. Bearing	5234397.46	15.04	5048618.00	15.79	5317187.55	20.73	3.68	-1.56
30	Total Int Deposits	22608966.39	64.96	20273528.37	63.40	16711777.90	65.14	11.52	35.29
31	Total deposits	25289632.16	72.66	23086331.67	72.19	19032426.47	74.19	9.54	32.88
32	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Overnight Borr	172402.58	0.50	31821.16	0.10	261492.11	1.02	441.79	-34.07
34	Other Borr	2530277.75	7.27	2522997.57	7.89	1387157.00	5.41	0.29	82.41
35	Accd Int Payable	241954.08	0.70	230080.23	0.72	164513.58	0.64	5.16	47.07
36	Other Liab	506395.08	1.45	537721.35	1.68	543607.31	2.12	-5.83	-6.85
37	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
38	Provisions for contingent engagements losses	50125.09	0.14	45423.92	0.14			10.35	
39	Total Liab	28790786.73	82.72	26454375.89	82.73	21389196.46	83.37	8.83	34.60
40	CAPITAL								
41	Common Stock	1981767.20	5.69	1961767.20	6.13	1537764.10	5.99	1.02	28.87
42	Preferred Stock	6810.55	0.02	6810.55	0.02	6810.55	0.03	0.00	0.00
43	Minus Treasury Stock	15307.96	0.04	15307.96	0.05	2454.56	0.01	0.00	523.65
44	Total stock in Circulation	1973269.78	5.67	1953269.78	6.11	1542120.08	6.01	1.02	27.96
45	Capital Surplus	114740.51	0.33	114740.51	0.36	41452.11	0.16	0.00	176.80
46	Reserve Capital	216026.87	0.62	211159.15	0.66	190992.29	0.74	2.31	13.11
47	Reserves on asset revaluation	211013.35	0.61	181958.49	0.57	43979.57	0.17	15.97	379.80
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Retained Earn	3500354.65	10.06	3063160.14	9.58	2447224.72	9.54	14.27	43.03
50	Total Capital	6015405.16	17.28	5524288.07	17.27	4265768.76	16.63	8.89	41.02
51	Total Liab and Cap	34806191.89	100.00	31978663.96	100.00	25654965.22	100.00	8.84	35.67
52	Tier I Capital	5694755.42	16.36	5235924.85	16.37	4134248.84	16.11	8.76	37.75
53	Total Regulatory Capital	5694395.55	16.36	5235564.99	16.37	4134209.98	16.11	8.76	37.74
54	Total Risk Weighted Assets	19676339.36	56.53	17671339.91	55.26	15052972.95	58.67	11.35	30.71
55	Foreign currency assets	18690636.28	53.70	17053550.23	53.33	12583802.85	49.05	9.60	48.53
56	Foreign currency liability	18532275.68	53.24	16723202.36	52.29	12455896.66	48.55	10.82	48.78
57	Cumulated difference up to 1 year between assets and liabilities to the interest rate	0.00	0.00	566466.93	1.77	0.00	0.00	-100.00	0.00
58	Total debit conditional accounts (quarterly)	0.00	0.00	4797499.57	15.00	0.00	0.00	-100.00	0.00
59	Total credit conditional accounts (quarterly)	0.00	0.00	7450015.584	23.3	0.00	0.00	-100.00	0.00
60	Overall on balance foreign exchange net assets	14193891.15	40.78	13884208.77	43.42	10643579.56	41.49	2.23	33.36
61	Overall on balance foreign exchange net liabilities	14035530.56	40.32	13553777.96	42.38	10511398.38	40.97	3.55	33.53