



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

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No.	Description	30.06.2008		31.12.2007*		30.06.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 30.06.2007 ((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	1,766,189.24	4.88	1,682,589.19	5.26	1,349,502.00	5.03	4.97	30.88
3	Due from banks	1,347,380.53	3.73	1,709,843.52	5.34	2,008,803.47	7.48	-21.20	-32.93
4	Less: Allowance for due from banks losses	14,274.38	0.04	15,043.52	0.05			-5.11	
5	Due from banks, net	1,333,106.15	3.69	1,694,800.00	5.30			-21.34	
6	Due from NBM	4,196,706.20	11.60	3,735,260.50	11.67	1,820,301.60	6.78	12.35	130.55
7	Overnight Placements and Borrowings	838,602.33	2.32	674,819.96	2.11	1,039,880.57	3.87	24.27	-19.36
8	Securities bought for sale	103,300.70	0.29	77,670.26	0.24	80,147.99	0.30	33.00	28.89
9	Investment securities	2,996,452.76	8.29	2,193,538.72	6.85	3,205,410.90	11.94	36.60	-6.52
10	Less: Allowance for investment securities losses	4,559.91	0.01	4,664.95	0.01			-2.25	
11	Net securities	3,095,193.55	8.56	2,266,544.03	7.08			36.56	
12	Loans and financial leasing (gross/total)	23,581,357.58	65.20	20,752,959.76	64.85	16,384,227.72	61.03	13.63	43.93
13	Allowance for loan losses	1,004,311.66	2.78	873,486.94	2.73	775,349.30	2.89	14.98	29.53
14	Net loans and financial leasing	22,577,045.93	62.42	19,879,472.82	62.12	15,608,878.42	58.15	13.57	44.64
15	Fixed assets, net	1,337,462.23	3.70	1,251,519.17	3.91	967,279.30	3.60	6.87	38.27
16	Accrued interest receivable	320,850.60	0.89	225,367.96	0.70	225,563.84	0.84	42.37	42.24
17	Other real estate	40,947.93	0.11	51,727.15	0.16	52,367.85	0.20	-20.84	-21.81
18	Other assets	669,676.12	1.85	554,121.07	1.73	486,466.76	1.81	20.85	37.66
19	Less Allowance for other assets losses	8,977.06	0.02	14,189.41	0.04			-36.73	
20	Other assets, net	660,699.06	1.83	539,931.66	1.69			22.37	
21	Total Assets	36,166,803.20	100.00	32,002,032.45	100.00	26,844,602.69	100.00	13.01	34.73
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	30,404.64	0.08	39,895.97	0.12	35,049.64	0.13	-23.79	-13.25
24	Indiv. Deposits Nonint. Bearing	690,256.40	1.91	586,368.61	1.83	605,669.47	2.26	17.72	13.97
25	Legal Ent. Dep. Nonint. Bearing	2,128,044.49	5.88	2,201,808.77	6.88	1,838,130.87	6.85	-3.35	15.77
26	Total Nonint Dep	2,848,705.53	7.88	2,828,073.35	8.84	2,478,849.99	9.23	0.73	14.92
27	Due to Banks Int. Bearing	2,060,697.95	5.70	1,708,945.27	5.34	1,355,362.85	5.05	20.58	52.04



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	15 Bank(s)	% from Assets		
28	Indiv Deposits Int. Bearing	15988655.24	44.21	13518990.93	42.24	10663814.24	39.72	18.27	49.93
29	Legal Ent Dep Int. Bearing	5315166.31	14.70	5048618.00	15.78	5597917.43	20.85	5.28	-5.05
30	Total Int Deposits	23364519.50	64.60	20276554.20	63.36	17617094.52	65.63	15.23	32.62
31	Total deposits	26213225.03	72.48	23104627.55	72.20	20095944.51	74.86	13.45	30.44
32	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Overnight Borr	35224.67	0.10	26328.74	0.08	72930.54	0.27	33.79	-51.70
34	Other Borr	2721302.72	7.52	2522997.57	7.88	1707135.03	6.36	7.86	59.41
35	Accd Int Payable	261270.06	0.72	229980.66	0.72	181885.85	0.68	13.61	43.65
36	Other Liab	671294.88	1.86	530642.14	1.66	446349.80	1.66	26.51	50.40
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	48886.85	0.14	42426.67	0.13			15.23	
39	Total Liab	29951204.21	82.81	26457003.33	82.67	22504245.73	83.83	13.21	33.09
40	CAPITAL								
41	Common Stock	1981767.20	5.48	1961767.20	6.13	1537764.10	5.73	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	15227.56	0.04	15307.96	0.05	15307.96	0.06	-0.53	-0.53
44	Total stock in Circulation	1973350.18	5.46	1953269.78	6.10	1529266.68	5.70	1.03	29.04
45	Capital Surplus	114740.51	0.32	114740.51	0.36	41452.11	0.15	0.00	176.80
46	Reserve Capital	236349.04	0.65	211159.15	0.66	210302.51	0.78	11.93	12.39
47	Reserves on asset revaluation	211013.35	0.58	211104.98	0.66	43979.57	0.16	-0.04	379.80
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Retained Earn	3680145.92	10.18	3054754.70	9.55	2515356.10	9.37	20.47	46.31
50	Total Capital	6215599.00	17.19	5545029.12	17.33	4340356.96	16.17	12.09	43.20
51	Total Liab and Cap	36166803.20	100.00	32002032.45	100.00	26844602.69	100.00	13.01	34.73
52	Tier I Capital	5890019.19	16.29	5227519.42	16.33	4193138.67	15.62	12.67	40.47
53	Total Regulatory Capital	5889659.33	16.28	5227159.55	16.33	4193099.81	15.62	12.67	40.46
54	Total Risk Weighted Assets	20148865.35	55.71	17980319.94	56.18	15333808.45	57.12	12.06	31.40
55	Foreign currency assets	19692887.69	54.45	17070268.62	53.34	13995463.70	52.14	15.36	40.71
56	Foreign currency liability	19579216.61	54.14	16752724.24	52.35	13852727.36	51.60	16.87	41.34
57	Cumulated difference up to 1 year between assets and liabilities to the interest rate	347198.04	0.96	581125.45	1.82	900789.68	3.36	-40.25	-61.46
58	Total debit conditional accounts (quarterly)	780976.11	2.16	4797499.57	14.99	1238373.63	4.61	-83.72	-36.94
59	Total credit conditional accounts (quarterly)	3188521.10	8.82	7450015.584	23.28	3607584.18	13.44	-57.20	-11.62
60	Overall on balance foreign exchange net assets	14709792.55	40.67	13900927.15	43.44	11291105.51	42.06	5.82	30.28
61	Overall on balance foreign exchange net liabilities	14596088.91	40.36	13583299.84	42.45	11148347.97	41.53	7.46	30.93

\* Data as of 31.12.2007 are adjusted according to the results of external audit