



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

No.	Description	31.10.2008		31.12.2007*		31.10.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 31.10.2007 ((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	1,693,274.63	4.43	1,682,589.19	5.26	1,619,195.20	5.23	0.64	4.58
3	Due from banks	1,203,152.80	3.15	1,709,843.52	5.34	1,904,445.41	6.15	-29.63	-36.82
4	Less: Allowance for due from banks losses	17,394.27	0.05	15,043.52	0.05			15.63	
5	Due from banks, net	1,185,758.54	3.10	1,694,800.00	5.30			-30.04	
6	Due from NBM	6,360,375.10	16.64	3,735,260.50	11.67	2,438,921.23	7.87	70.28	160.79
7	Overnight Placements and Borrowings	815,132.70	2.13	674,819.96	2.11	1,400,270.93	4.52	20.79	-41.79
8	Securities bought for sale	114,126.85	0.30	77,670.26	0.24	100,432.51	0.32	46.94	13.64
9	Investment securities	2,065,877.82	5.41	2,193,538.72	6.85	3,470,223.85	11.20	-5.82	-40.47
10	Less: Allowance for investment securities losses	4,741.17	0.01	4,664.95	0.01			1.63	
11	Net securities	2,175,263.50	5.69	2,266,544.03	7.08			-4.03	
12	Loans and financial leasing (gross/total)	24,644,490.69	64.48	20,752,959.76	64.85	18,990,374.06	61.28	18.75	29.77
13	Allowance for loan losses	1,136,964.71	2.97	873,486.94	2.73	888,149.78	2.87	30.16	28.01
14	Net loans and financial leasing	23,507,525.97	61.51	19,879,472.82	62.12	18,102,224.29	58.42	18.25	29.86
15	Fixed assets, net	1,427,177.39	3.73	1,251,519.17	3.91	1,004,282.66	3.24	14.04	42.11
16	Accrued interest receivable	370,149.15	0.97	225,367.96	0.70	253,570.99	0.82	64.24	45.97
17	Other real estate	38,023.20	0.10	51,727.15	0.16	52,259.45	0.17	-26.49	-27.24
18	Other assets	658,019.22	1.72	554,121.07	1.73	643,143.52	2.08	18.75	2.31
19	Less Allowance for other assets losses	12,595.99	0.03	14,189.41	0.04			-11.23	
20	Other assets, net	645,423.22	1.69	539,931.66	1.69			19.54	
21	Total Assets	38,218,103.40	100.00	32,002,032.45	100.00	30,988,970.04	100.00	19.42	23.33
22	LIABILITIES								
23	Due to Banks Nonint. Bearing	29,792.09	0.08	39,895.97	0.12	26,798.86	0.09	-25.33	11.17
24	Indiv. Deposits Nonint. Bearing	610,763.22	1.60	586,368.61	1.83	655,679.05	2.12	4.16	-6.85
25	Legal Ent. Dep. Nonint. Bearing	1,870,990.88	4.90	2,201,808.77	6.88	2,054,929.70	6.63	-15.02	-8.95
26	Total Nonint. Deposits	2,511,546.20	6.57	2,828,073.35	8.84	2,737,407.61	8.83	-11.19	-8.25
27	Due to Banks Int. Bearing	1,985,216.23	5.19	1,708,945.27	5.34	1,313,062.82	4.24	16.17	51.19



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

No.	Description	31.10.2008		31.12.2007*		31.10.2007		Dynamics in comparison with 31.12.2007 ((3-5)/5*100) %	Dynamics in comparison with 31.10.2007 ((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
28	Indiv Deposits Int. Bearing	16,579,109.09	43.38	13,518,990.93	42.24	12,098,544.01	39.04	22.64	37.03
29	Legal Ent Dep Int. Bearing	5,634,593.19	14.74	5,048,618.00	15.78	6,730,041.46	21.72	11.61	-16.28
30	Total Int. Deposits	24,198,918.50	63.32	20,276,554.20	63.36	20,141,648.29	65.00	19.34	20.14
31	Total deposits	26,710,464.70	69.89	23,104,627.55	72.20	22,879,055.90	73.83	15.61	16.75
32	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Overnight Borr	188,482.73	0.49	26,328.74	0.08	75,694.27	0.24	615.88	149.01
34	Other Borr	3,600,800.72	9.42	2,522,997.57	7.88	2,433,401.83	7.85	42.72	47.97
35	Accd Int Payable	282,492.56	0.74	229,980.66	0.72	202,894.43	0.65	22.83	39.23
36	Other Liab	504,303.01	1.32	530,642.14	1.66	552,997.33	1.78	-4.96	-8.81
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	49,777.33	0.13	42,426.67	0.13			17.33	
39	Total Liab	31,336,321.04	81.99	26,457,003.33	82.67	26,144,043.76	84.37	18.44	19.86
40	CAPITAL								
41	Common Stock	2,041,666.40	5.34	1,961,767.20	6.13	1,584,408.30	5.11	4.07	28.86
42	Preferred Stock	6,810.55	0.02	6,810.55	0.02	6,810.55	0.02	0.00	0.00
43	Minus Treasury Stock	15,227.56	0.04	15,307.96	0.05	15,307.96	0.05	-0.53	-0.53
44	Total stock in Circulation	2,033,249.38	5.32	1,953,269.78	6.10	1,575,910.88	5.09	4.09	29.02
45	Capital Surplus	266,187.23	0.70	114,740.51	0.36	114,740.51	0.37	131.99	131.99
46	Reserve Capital	237,849.04	0.62	211,159.15	0.66	211,159.15	0.68	12.64	12.64
47	Reserves on asset revaluation	211,013.35	0.55	211,104.98	0.66	43,415.44	0.14	-0.04	386.03
48	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
49	Retained Earn	4,133,483.36	10.82	3,054,754.70	9.55	2,899,700.31	9.36	35.31	42.55
50	Total Capital	6,881,782.36	18.01	5,545,029.12	17.33	4,844,926.29	15.63	24.11	42.04
51	Total Liab and Cap	38,218,103.40	100.00	32,002,032.45	100.00	30,988,970.04	100.00	19.42	23.33
52	Tier I Capital	6,545,326.54	17.13	5,227,519.42	16.33	4,697,016.65	15.16	25.21	39.35
53	Total Regulatory Capital	6,544,959.26	17.13	5,227,159.55	16.33	4,696,656.78	15.16	25.21	39.35
54	Total Risk Weighted Assets	20,687,958.65	54.13	17,980,319.94	56.18	16,969,252.46	54.76	15.06	21.91
55	Foreign currency assets	21,636,745.58	56.61	17,070,268.62	53.34	16,525,559.24	53.33	26.75	30.93
56	Foreign currency liability	21,454,197.87	56.14	16,752,724.24	52.35	16,296,717.18	52.59	28.06	31.65
57	Cumulated difference up to 1 year between assets and liabilities to the interest rate	0.00	0	581,125.45	1.82	0.00	0.00	-100.00	0.00
58	Total debit conditional accounts (quarterly)	0.00	0	4,797,499.57	14.99	0.00	0.00	-100.00	0.00
59	Total credit conditional accounts (quarterly)	0.00	0	7,450,015.58	23.28	0.00	0.00	-100.00	0.00
60	Overall on balance foreign exchange net assets	15,501,128.81	40.56	13,900,927.15	43.44	13,313,820.64	42.96	11.51	16.43
61	Overall on balance foreign exchange net liabilities	15,318,563.41	40.08	13,583,299.84	42.45	13,084,949.96	42.22	12.77	17.07

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