



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

No.	Description	31.01.2009		31.12.2008		31.01.2008		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2008 ((3-7)/7*100) %
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1,878,310.85	4.92	1,872,510.71	4.79	1,573,262.29	4.78	0.31	19.39
3	Due from banks	2,205,034.93	5.77	2,103,701.08	5.38	1,336,936.31	4.07	4.82	64.93
4	Less: Allowance for due from banks losses	22,637.20	0.06	24,347.39	0.06	20,232.44	0.06	-7.02	11.89
5	Due from banks, net	2,182,397.73	5.71	2,079,353.68	5.31	1,316,703.87	4.00	4.96	65.75
6	Due from NBM	5,568,626.90	14.58	5,851,951.81	14.96	3,832,071.02	11.65	-4.84	45.32
7	Overnight Placements and Borrowings	811,309.33	2.12	655,784.15	1.68	914,308.50	2.78	23.72	-11.27
8	Less: Allowance for Placements and Overnight credits	11,254.68	0.03	1,040.25	0.00	0.00	0.00	981.92	100.00
9	Securities bought for sale	91,742.86	0.24	104,270.40	0.27	129,080.15	0.39	-12.01	-28.93
10	Investment securities	2,380,833.43	6.23	2,364,019.37	6.04	3,036,647.98	9.23	0.71	-21.60
11	Less: Allowance for investment securities losses	5,652.20	0.01	6,044.49	0.02	4,549.13	0.01	-6.49	24.25
12	Net securities	2,466,924.09	6.46	2,462,245.28	6.29	3,161,179.00	9.61	0.19	-21.96
13	Loans and financial leasing (gross/total)	23,780,440.91	62.27	24,772,181.20	63.32	20,816,346.49	63.29	-4.00	14.24
14	Allowance for loan losses	1,227,076.10	3.21	1,202,205.09	3.07	889,639.37	2.71	2.07	37.93
15	Net loans and financial leasing	22,553,364.82	59.06	23,569,976.11	60.25	19,926,707.12	60.59	-4.31	13.18
16	Fixed assets, net	1,507,243.98	3.95	1,512,326.73	3.87	1,214,160.89	3.69	-0.34	24.14
17	Accrued interest receivable	402,709.37	1.05	357,080.61	0.91	253,473.06	0.77	12.78	58.88
18	Other real estate	213,294.26	0.56	200,574.05	0.51	56,960.55	0.17	6.34	274.46
19	Other assets	626,438.96	1.64	572,681.16	1.46	653,140.59	1.99	9.39	-4.09
20	Less Allowance for other assets losses	11,241.20	0.03	10,752.86	0.03	13,978.84	0.04	4.54	-19.58
21	Other assets, net	615,197.76	1.61	561,928.30	1.44	639,161.75	1.94	9.48	-3.75
22	Total Assets	38,188,124.41	100.00	39,122,691.17	100.00	32,887,988.06	100.00	-2.39	16.12
23	LIABILITIES								
24	Due to Banks Nonint. Bearing	27,884.21	0.07	34,799.39	0.09	25,669.53	0.08	-19.87	8.63
25	Indiv. Deposits Nonint. Bearing	563,109.49	1.47	527,592.99	1.35	637,189.19	1.94	6.73	-11.63
26	Legal Ent. Dep. Nonint. Bearing	1,894,529.68	4.96	1,907,123.94	4.87	2,158,498.50	6.56	-0.66	-12.23
27	Total Nonint. Deposits	2,485,523.37	6.51	2,469,516.32	6.31	2,821,357.22	8.58	0.65	-11.90
28	Due to Banks Int. Bearing	2,204,630.42	5.77	2,427,933.96	6.21	1,725,864.79	5.25	-9.20	27.74



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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
29	Indiv Deposits Int. Bearing	16,171,357.88	42.35	16,568,640.87	42.35	14,120,889.01	42.94	-2.40	14.52
30	Legal Ent Dep Int. Bearing	5,651,774.41	14.80	5,730,505.76	14.65	5,312,594.22	16.15	-1.37	6.38
31	Total Int. Deposits	24,027,762.70	62.92	24,727,080.59	63.20	21,159,348.02	64.34	-2.83	13.56
32	Total deposits	26,513,286.08	69.43	27,196,596.90	69.52	23,980,705.24	72.92	-2.51	10.56
33	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	Overnight Borr	20,000.00	0.05	12,080.04	0.03	20,452.64	0.06	65.56	-2.21
35	Other Borr	3,814,743.16	9.99	4,130,736.10	10.56	2,486,121.22	7.56	-7.65	53.44
36	Accd Int Payable	307,560.35	0.81	304,670.28	0.78	246,177.69	0.75	0.95	24.93
37	Other Liab	408,802.79	1.07	398,425.91	1.02	444,784.07	1.35	2.60	-8.09
38	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
39	Provisions for contingent engagements losses	45,609.69	0.12	45,502.40	0.12	51,252.39	0.16	0.24	-11.01
40	Total Liab	31,110,002.06	81.47	32,088,011.63	82.02	27,229,493.23	82.79	-3.05	14.25
41	CAPITAL								
42	Common Stock	2,105,666.40	5.51	2,105,666.40	5.38	1,981,767.20	6.03	0.00	6.25
43	Preferred Stock	6,810.55	0.02	6,810.55	0.02	6,810.55	0.02	0.00	0.00
44	Minus Treasury Stock	15,227.56	0.04	15,227.56	0.04	15,307.96	0.05	0.00	-0.53
45	Total stock in Circulation	2,097,249.38	5.49	2,097,249.38	5.36	1,973,269.78	6.00	0.00	6.28
46	Capital Surplus	266,187.23	0.70	266,187.23	0.68	114,740.51	0.35	0.00	131.99
47	Reserve Capital	237,849.04	0.62	237,849.04	0.61	211,159.15	0.64	0.00	12.64
48	Reserves on asset revaluation	234,398.13	0.61	234,398.13	0.60	181,958.49	0.55	0.00	28.82
49	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	Retained Earn	4,242,438.57	11.11	4,198,995.77	10.73	3,177,366.90	9.66	1.03	33.52
51	Total Capital	7,078,122.34	18.53	7,034,679.55	17.98	5,658,494.83	17.21	0.62	25.09
52	Total Liab and Cap	38,188,124.41	100.00	39,122,691.17	100.00	32,887,988.06	100.00	-2.39	16.12
53	Tier I Capital	6,708,406.37	17.57	6,665,160.41	17.04	5,370,320.62	16.33	0.65	24.92
54	Total Regulatory Capital	6,708,039.10	17.57	6,664,793.13	17.04	5,369,960.76	16.33	0.65	24.92
55	Total Risk Weighted Assets	20,196,311.60	52.89	20,677,463.24	52.85	18,326,012.93	55.72	-2.33	10.21
56	Foreign currency assets	20,411,271.97	53.45	20,997,185.68	53.67	18,327,681.73	55.73	-2.79	11.37
57	Foreign currency liability	20,368,508.52	53.34	20,891,646.21	53.40	17,988,581.70	54.70	-2.50	13.23
58	Cumulated difference up to 1 year between assets and liabilities to the interest rate	0.00	0.00	-1,198,045.88	-3.06	0.00	0.00	-100.00	0.00
59	Total debit conditional accounts (quarterly)	0.00	0.00	1,203,261.84	3.08	0.00	0.00	-100.00	0.00
60	Total credit conditional accounts (quarterly)	0.00	0.00	3,602,219.78	9.21	0.00	0.00	-100.00	0.00
61	Overall on balance foreign exchange net assets	15,845,141.75	41.49	16,434,258.53	42.01	14,309,126.69	43.51	-3.58	10.73
62	Overall on balance foreign exchange net liabilities	15,799,649.62	41.37	16,329,009.25	41.74	13,970,026.35	42.48	-3.24	13.10