



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

No.	Description	28.02.2009		31.12.2008		29.02.2008		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %	Dynamics in comparison with 29.02.2008 ((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	1,720,141.75	4.52	1,872,510.71	4.79	1,490,817.79	4.42	-8.14	15.38
3	Due from banks	2,528,767.64	6.64	2,103,701.08	5.38	1,208,400.81	3.59	20.21	109.27
4	Less: Allowance for due from banks losses	21,685.35	0.06	24,347.39	0.06	13,566.30	0.04	-10.93	59.85
5	Due from banks, net	2,507,082.29	6.58	2,079,353.68	5.31	1,194,834.51	3.54	20.57	109.83
6	Due from NBM	5,511,506.89	14.47	5,851,951.81	14.96	4,070,713.07	12.08	-5.82	35.39
7	Overnight Placements and Borrowings	728,599.28	1.91	655,784.15	1.68	861,621.37	2.56	11.10	-15.44
8	Less: Allowance for Placements and Overnight credits	985.87	0.00	1,040.25	0.00	0.00	0.00	-5.23	0.00
9	Securities bought for sale	91,840.43	0.24	104,270.40	0.27	134,767.18	0.40	-11.92	-31.85
10	Investment securities	2,182,040.20	5.73	2,364,019.37	6.04	3,127,647.25	9.28	-7.70	-30.23
11	Less: Allowance for investment securities losses	5,711.61	0.01	6,044.49	0.02	4,547.91	0.01	-5.51	25.59
12	Net securities	2,268,169.01	5.95	2,462,245.28	6.29	3,257,866.52	9.67	-7.88	-30.38
13	Loans and financial leasing (gross/total)	23,787,040.15	62.45	24,772,181.20	63.32	21,682,296.38	64.33	-3.98	9.71
14	Allowance for loan losses	1,238,489.01	3.25	1,202,205.09	3.07	917,439.13	2.72	3.02	34.99
15	Net loans and financial leasing	22,548,551.14	59.19	23,569,976.11	60.25	20,764,857.26	61.60	-4.33	8.59
16	Fixed assets, net	1,507,787.69	3.96	1,512,326.73	3.87	1,238,132.13	3.67	-0.30	21.78
17	Accrued interest receivable	430,142.53	1.13	357,080.61	0.91	251,378.95	0.75	20.46	71.11
18	Other real estate	212,960.40	0.56	200,574.05	0.51	57,714.19	0.17	6.18	268.99
19	Other assets	669,884.32	1.76	572,681.16	1.46	524,902.49	1.56	16.97	27.62
20	Less Allowance for other assets losses	11,583.86	0.03	10,752.86	0.03	6,229.48	0.02	7.73	85.95
21	Other assets, net	658,300.45	1.73	561,928.30	1.44	518,673.02	1.54	17.15	26.92
22	Total Assets	38,092,255.58	100.00	39,122,691.17	100.00	33,706,608.79	100.00	-2.63	13.01
23	LIABILITIES								
24	Due to Banks Nonint. Bearing	28,142.32	0.07	34,799.39	0.09	30,161.29	0.09	-19.13	-6.69
25	Indiv. Deposits Nonint. Bearing	568,651.62	1.49	527,592.99	1.35	659,693.22	1.96	7.78	-13.80
26	Legal Ent. Dep. Nonint. Bearing	1,795,059.43	4.71	1,907,123.94	4.87	2,058,863.26	6.11	-5.88	-12.81
27	Total Nonint. Deposits	2,391,853.37	6.28	2,469,516.32	6.31	2,748,717.76	8.15	-3.14	-12.98
28	Due to Banks Int. Bearing	2,290,856.66	6.01	2,427,933.96	6.21	1,881,818.73	5.58	-5.65	21.74



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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	16,071,978.83	42.19	16,568,640.87	42.35	14,725,091.46	43.69	-3.00	9.15
30	Legal Ent Dep Int. Bearing	5,630,889.83	14.78	5,730,505.76	14.65	5,247,254.91	15.57	-1.74	7.31
31	Total Int. Deposits	23,993,725.32	62.99	24,727,080.59	63.20	21,854,165.10	64.84	-2.97	9.79
32	Total deposits	26,385,578.69	69.27	27,196,596.90	69.52	24,602,882.86	72.99	-2.98	7.25
33	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
34	Overnight Borr	28,000.00	0.07	12,080.04	0.03	87,155.94	0.26	131.79	-67.87
35	Other Borr	3,735,562.19	9.81	4,130,736.10	10.56	2,409,790.30	7.15	-9.57	55.02
36	Accd Int Payable	308,867.60	0.81	304,670.28	0.78	263,598.82	0.78	1.38	17.17
37	Other Liab	441,810.70	1.16	398,425.91	1.02	511,727.60	1.52	10.89	-13.66
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	46,155.70	0.12	45,502.40	0.12	51,375.02	0.15	1.44	-10.16
40	Total Liab	30,945,974.88	81.24	32,088,011.63	82.02	27,926,530.53	82.85	-3.56	10.81
41	CAPITAL	0.00		0.00		0.00			
42	Common Stock	2,105,666.40	5.53	2,105,666.40	5.38	1,981,767.20	5.88	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	5.51	2,097,249.38	5.36	1,973,269.78	5.85	0.00	6.28
46	Capital Surplus	266,187.23	0.70	266,187.23	0.68	114,740.51	0.34	0.00	131.99
47	Reserve Capital	237,849.04	0.62	237,849.04	0.61	211,159.15	0.63	0.00	12.64
48	Reserves on asset revaluation	234,398.13	0.62	234,398.13	0.60	182,474.98	0.54	0.00	28.45
49	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
50	Retained Earn	4,310,596.93	11.32	4,198,995.77	10.73	3,298,433.84	9.79	2.66	30.69
51	Total Capital	7,146,280.70	18.76	7,034,679.55	17.98	5,780,078.26	17.15	1.59	23.64
52	Total Liab and Cap	38,092,255.58	100.00	39,122,691.17	100.00	33,706,608.79	100.00	-2.63	13.01
53	Tier I Capital	6,768,586.35	17.77	6,665,160.41	17.04	5,487,923.99	16.28	1.55	23.34
54	Total Regulatory Capital	6,768,219.07	17.77	6,664,793.13	17.04	5,487,564.13	16.28	1.55	23.34
55	Total Risk Weighted Assets	20,264,563.06	53.20	20,677,463.24	52.85	18,726,757.48	55.56	-2.00	8.21
56	Foreign currency assets	20,593,666.11	54.06	20,997,185.68	53.67	18,598,676.85	55.18	-1.92	10.73
57	Foreign currency liability	20,644,342.84	54.20	20,891,646.21	53.40	18,216,731.03	54.04	-1.18	13.33
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	16,104,401.84	42.28	16,434,258.53	42.01	14,329,527.13	42.51	-2.01	12.39
62	Overall on balance foreign exchange net liabilities	16,157,419.21	42.42	16,329,009.25	41.74	13,947,580.88	41.38	-1.05	15.84