



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

No.	Description	31.03.2009		31.12.2008		31.03.2008		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %	Dynamics in comparison with 31.03.2008 ((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	1,699,725.21	4.52	1,872,510.71	4.79	1,733,794.67	5.10	-9.23	-1.97
3	Due from banks	2,627,795.45	6.99	2,103,701.08	5.38	1,265,745.76	3.72	24.91	107.61
4	Less: Allowance for due from banks losses	16,629.52	0.04	24,347.39	0.06	12,266.65	0.04	-31.70	35.57
5	Due from banks, net	2,611,165.93	6.95	2,079,353.68	5.31	1,253,479.11	3.69	25.58	108.31
6	Due from NBM	5,105,262.99	13.59	5,851,951.81	14.96	3,946,694.88	11.61	-12.76	29.36
7	Placements and Overnight credits	668,062.01	1.78	655,784.15	1.68	758,605.25	2.23	1.87	-11.94
8	Less: Allowance for Placements and Overnight credits	255.62	0.00	1,040.25	0.00			-75.43	
9	Overnight Placements and Borrowings net	667,806.39	1.78						
10	Securities bought for sale	81,973.24	0.22	104,270.40	0.27	117,740.10	0.35	-21.38	-30.38
11	Investment securities	1,679,156.21	4.47	2,364,019.37	6.04	2,571,397.59	7.57	-28.97	-34.70
12	Less: Allowance for investment securities losses	5,571.93	0.01	6,044.49	0.02	4,472.08	0.01	-7.82	24.59
13	Net securities	1,755,557.52	4.67	2,462,245.28	6.29	2,684,665.60	7.90	-28.70	-34.61
14	Loans and financial leasing (gross/total)	24,205,163.10	64.42	24,772,181.20	63.32	22,474,478.64	66.13	-2.29	7.70
15	Allowance for loan losses	1,359,484.25	3.62	1,202,205.09	3.07	927,894.39	2.73	13.08	46.51
16	Net loans and financial leasing	22,845,678.84	60.80	23,569,976.11	60.25	21,546,584.26	63.40	-3.07	6.03
17	Fixed assets, net	1,519,056.81	4.04	1,512,326.73	3.87	1,254,480.60	3.69	0.45	21.09
18	Accrued interest receivable	460,032.66	1.22	357,080.61	0.91	268,879.18	0.79	28.83	71.09
19	Other real estate	240,414.29	0.64	200,574.05	0.51	57,593.45	0.17	19.86	317.43
20	Other assets	676,434.99	1.80	572,681.16	1.46	487,501.90	1.43	18.12	38.76
21	Less Allowance for other assets losses	8,703.38	0.02	10,752.86	0.03	5,229.72	0.02	-19.06	66.42
22	Other assets, net	667,731.61	1.78	561,928.30	1.44	482,272.18	1.42	18.83	38.46
23	Total Assets	37,572,432.25	100.00	39,122,691.17	100.00	33,987,049.18	100.00	-3.96	10.55
24	LIABILITIES								
25	Due to Banks Nonint. Bearing	25,223.69	0.07	34,799.39	0.09	32,831.71	0.10	-27.52	-23.17
26	Indiv. Deposits Nonint. Bearing	514,626.55	1.37	527,592.99	1.35	690,291.19	2.03	-2.46	-25.45
27	Legal Ent. Dep. Nonint. Bearing	1,796,975.08	4.78	1,907,123.94	4.87	1,971,493.02	5.80	-5.78	-8.85
28	Total Nonint. Deposits	2,336,825.32	6.22	2,469,516.32	6.31	2,694,615.92	7.93	-5.37	-13.28
29	Due to Banks Int. Bearing	2,079,961.66	5.54	2,427,933.96	6.21	194,2221.87	5.71	-14.33	7.09



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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
30	Indiv Deposits Int. Bearing	15,513,910.74	41.29	16,568,640.87	42.35	14,936,973.44	43.95	-6.37	3.86
31	Legal Ent Dep Int. Bearing	5,378,682.85	14.32	5,730,505.76	14.65	5,112,342.76	15.04	-6.14	5.21
32	Total Int. Deposits	22,972,555.25	61.14	24,727,080.59	63.20	21,991,538.07	64.71	-7.10	4.46
33	Total deposits	25,309,380.57	67.36	27,196,596.90	69.52	24,686,153.99	72.63	-6.94	2.52
34	Sec Sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Overnight Borr	24,000.00	0.06	12,080.04	0.03	119,099.50	0.35	98.67	-79.85
36	Other Borr	4,280,424.80	11.39	4,130,736.10	10.56	2,468,905.21	7.26	3.62	73.37
37	Accd Int Payable	291,108.45	0.77	304,670.28	0.78	256,843.58	0.76	-4.45	13.34
38	Other Liab	516,414.35	1.37	398,425.91	1.02	476,039.74	1.40	29.61	8.48
39	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
40	Provisions for contingent engagements losses	40,608.65	0.11	45,502.40	0.12	48,703.68	0.14	-10.75	-16.62
41	Total Liab	30,461,936.82	81.08	32,088,011.63	82.02	28,055,745.70	82.55	-5.07	8.58
42	CAPITAL								
43	Common Stock	2,105,666.40	5.60	2,105,666.40	5.38	1,981,767.20	5.83	0.00	6.25
44	Preferred Stock	6,810.55	0.02	6,810.55	0.02	6,810.55	0.02	0.00	0.00
45	Minus Treasury Stock	15,227.56	0.04	15,227.56	0.04	15,307.96	0.05	0.00	-0.53
46	Total stock in Circulation	2,097,249.38	5.58	2,097,249.38	5.36	1,973,269.78	5.81	0.00	6.28
47	Capital Surplus	266,187.23	0.71	266,187.23	0.68	114,740.51	0.34	0.00	131.99
48	Reserve Capital	238,890.82	0.64	237,849.04	0.61	209,273.03	0.62	0.44	14.15
49	Reserves on asset revaluation	234,398.13	0.62	234,398.13	0.60	181,147.02	0.53	0.00	29.40
50	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained Earn	4,273,769.88	11.37	4,198,995.77	10.73	3,452,873.14	10.16	1.78	23.77
52	Total Capital	7,110,495.44	18.92	7,034,679.55	17.98	5,931,303.47	17.45	1.08	19.88
53	Total Liab and Cap	37,572,432.25	100.00	39,122,691.17	100.00	33,987,049.18	100.00	-3.96	10.55
54	Tier I Capital	6,722,210.60	17.89	6,665,160.41	17.04	5,642,192.80	16.60	0.86	19.14
55	Total Regulatory Capital	6,721,843.33	17.89	6,664,793.13	17.04	5,641,832.93	16.60	0.86	19.14
56	Total Risk Weighted Assets	20,472,379.68	54.49	20,677,463.24	52.85	19,251,358.32	56.64	-0.99	6.34
57	Total balance sheet assets	21,688,719.09	57.73	20,997,185.68	53.67	18,668,217.07	54.93	3.29	16.18
58	Total balance sheet liabilities	21,727,679.73	57.83	20,891,646.21	53.40	18,387,632.62	54.10	4.00	18.16
59	Cumulated difference up to 1 year between assets and liabilities to the interest rate	-1,252,215.18	-3.33	-1,198,045.88	-3.06	-57,171.38	-0.17	4.52	2,090.28
60	Total debit conditional accounts (quarterly)	784,381.71	2.09	1,203,261.84	3.08	689,971.69	2.03	-34.81	13.68
61	Total credit conditional accounts (quarterly)	2,744,298.03	7.30	3,602,219.78	9.21	3,714,624.40	10.93	-23.82	-26.12
62	Balance sheet assets	16,921,673.51	45.04	16,434,258.53	42.01	14,304,713.14	42.09	2.97	18.29
63	Balance sheet liabilities	16,962,215.23	45.15	16,329,009.25	41.74	14,024,128.59	41.26	3.88	20.95