



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

No.	Description	30.04.2009		31.12.2008		30.04.2008		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %	Dynamics in comparison with 30.04.2008 ((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	2,015,289.29	5.38	1,872,510.7	4.8	1,902,263.16	5.47	7.62	5.94
3	Due from banks	2,275,728.24	6.08	2,103,701.1	5.4	1,236,470.77	3.55	8.18	84.05
4	Less: Allowance for due from banks losses	15,034.24	0.04	24,347.4	0.1	21,402.72	0.06	-38.25	-29.76
5	Due from banks, net	2,260,693.99	6.04	2,079,353.7	5.3	1,215,068.05	3.49	8.72	86.05
6	Due from NBM	4,983,235.05	13.31	5,851,951.8	15.0	4,127,048.41	11.86	-14.84	20.75
7	Placements and Overnight credits	826,368.52	2.21	655,784.1	1.7	688,601.15	1.98	26.01	20.01
8	Less: Allowance for Placements and Overnight credits	481.99	0.00	1,040.2	0.0	0.00	0.00	-53.67	
9	Overnight Placements and Borrowings net	825,886.54	2.21			0.00	0.00		
10	Securities bought for sale	73,571.13	0.20	104,270.4	0.3	120,978.06	0.35	-29.44	-39.19
11	Investment securities	1,544,852.62	4.13	2,364,019.4	6.0	2,480,816.88	7.13	-34.65	-37.73
12	Less: Allowance for investment securities losses	5,643.24	0.02	6,044.5	0.0	4,502.81	0.01	-6.64	25.33
13	Net securities	1,612,780.51	4.31	2,462,245.3	6.3	2,597,292.13	7.46	-34.50	-37.91
14	Loans and financial leasing (gross/total)	24,088,235.33	64.35	24,772,181.2	63.3	23,045,589.18	66.21	-2.76	4.52
15	Allowance for loan losses	1,423,655.42	3.80	1,202,205.1	3.1	960,328.98	2.76	18.42	48.25
16	Net loans and financial leasing	22,664,579.91	60.54	23,569,976.1	60.3	22,085,260.20	63.45	-3.84	2.62
17	Fixed assets, net	1,531,092.59	4.09	1,512,326.7	3.9	1,302,464.99	3.74	1.24	17.55
18	Accrued interest receivable	509,192.98	1.36	357,080.6	0.9	291,278.37	0.84	42.60	74.81
19	Other real estate	310,099.77	0.83	200,574.1	0.5	58,618.60	0.17	54.61	429.01
20	Other assets	733,663.03	1.96	572,681.2	1.5	542,414.43	1.56	28.11	35.26
21	Less Allowance for other assets losses	11,325.19	0.03	10,752.9	0.0	4,117.58	0.01	5.32	175.04
22	Other assets, net	722,337.83	1.93	561,928.3	1.4	538,296.85	1.55	28.55	34.19
23	Total Assets	37,435,188.47	100.00	39,122,691.2	100.0	34,806,191.89	100.00	-4.31	7.55
24	LIABILITIES								
25	Due to Banks Nonint. Bearing	27,006.75	0.07	34,799.4	0.1	38,937.03	0.11	-22.39	-30.64
26	Indiv. Deposits Nonint. Bearing	530,743.57	1.42	527,593.0	1.4	646,550.00	1.86	0.60	-17.91
27	Legal Ent. Dep. Nonint. Bearing	1,579,065.25	4.22	1,907,123.9	4.9	1,995,178.74	5.73	-17.20	-20.86
28	Total Nonint. Deposits	2,136,815.57	5.71	2,469,516.3	6.3	2,680,665.77	7.70	-13.47	-20.29
29	Due to Banks Int. Bearing	2,081,850.81	5.56	2,427,934.0	6.2	2,047,461.59	5.88	-14.25	1.68



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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	15,505,914.03	41.42	16,568,640.9	42.4	15,327,107.34	44.04	-6.41	1.17
31	Legal Ent Dep Int. Bearing	5,494,906.34	14.68	5,730,505.8	14.7	5,234,397.46	15.04	-4.11	4.98
32	Total Int. Deposits	23,082,671.18	61.66	24,727,080.6	63.2	22,608,966.39	64.96	-6.65	2.10
33	Total deposits	25,219,486.75	67.37	27,196,596.9	69.5	25,289,632.16	72.66	-7.27	-0.28
34	Sec Sold REPO	0.00	0.00	0.0	0.0	0.00	0.00		
35	Overnight Borr	254,900.00	0.68	12,080.0	0.0	172,402.58	0.50	2,010.09	47.85
36	Other Borr	4,122,748.12	11.01	4,130,736.1	10.6	2,530,277.75	7.27	-0.19	62.94
37	Accd Int Payable	283,572.83	0.76	304,670.3	0.8	241,954.08	0.70	-6.92	17.20
38	Other Liab	429,263.25	1.15	398,425.9	1.0	506,395.08	1.45	7.74	-15.23
39	Sub Debentures	0.00	0.00	0.0	0.0	0.00	0.00		
40	Provisions for contingent engagements losses	38,968.73	0.10	45,502.4	0.1	50,125.09	0.14	-14.36	-22.26
41	Total Liab	30,348,939.68	81.07	32,088,011.6	82.0	28,790,786.73	82.72	-5.42	5.41
42	CAPITAL								
43	Common Stock	2,135,634.20	5.70	2,105,666.4	5.4	1,981,767.20	5.69	1.42	7.76
44	Preferred Stock	2,475.75	0.01	6,810.5	0.0	6,810.55	0.02	-63.65	-63.65
45	Minus Treasury Stock	15,223.16	0.04	15,227.6	0.0	15,307.96	0.04	-0.03	-0.55
46	Total stock in Circulation	2,122,886.78	5.67	2,097,249.4	5.4	1,973,269.78	5.67	1.22	7.58
47	Capital Surplus	266,187.23	0.71	266,187.2	0.7	114,740.51	0.33	0.00	131.99
48	Reserve Capital	260,930.08	0.70	237,849.0	0.6	216,026.87	0.62	9.70	20.79
49	Reserves on asset revaluation	234,286.99	0.63	234,398.1	0.6	211,013.35	0.61	-0.05	11.03
50	Other Reserves	34.37	0.00	0.0	0.0	0.00	0.00		
51	Retained Earn	4,201,923.33	11.22	4,198,995.8	10.7	3,500,354.65	10.06	0.07	20.04
52	Total Capital	7,086,248.79	18.93	7,034,679.5	18.0	6,015,405.16	17.28	0.73	17.80
53	Total Liab and Cap	37,435,188.47	100.00	39,122,691.2	100.0	34,806,191.89	100.00	-4.31	7.55
54	Tier I Capital	6,698,046.82	17.89	6,665,160.4	17.0	5,694,755.42	16.36	0.49	17.62
55	Total Regulatory Capital	6,697,679.55	17.89	6,664,793.1	17.0	5,694,395.55	16.36	0.49	17.62
56	Total Risk Weighted Assets	20,650,326.45	55.16	20,677,463.2	52.9	19,676,339.36	56.53	-0.13	4.95
57	Total balance sheet assets	23,099,837.82	61.71	20,997,185.7	53.7	18,690,636.28	53.70	10.01	23.59
58	Total balance sheet liabilities	22,997,992.12	61.43	20,891,646.2	53.4	18,532,275.68	53.24	10.08	24.10
59	Cumulated difference up to 1 year between assets and liabilities to the interest rate	0.00	0.00	-1,198,045.9	-3.1	0.00	0.00		
60	Total debit conditional accounts (quarterly)	0.00	0.00	1,203,261.8	3.1	0.00	0.00		
61	Total credit conditional accounts (quarterly)	0.00	0.00	3,602,219.8	9.2	0.00	0.00		
62	Balance sheet assets	17,175,542.62	45.88	16,434,258.5	42.0	14,193,891.15	40.78	4.51	21.01
63	Balance sheet liabilities	17,075,300.12	45.61	16,329,009.3	41.7	14,035,530.56	40.32	4.57	21.66