



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

No.	Description	31.05.2009		31.12.2008		31.05.2008		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %	Dynamics in comparison with 31.05.2008 ((3-7)/7*100) %
		16 Bank(s)	% of Assets	16 Bank(s)	% of Assets	16 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	1,806,468.82	4.78	1,872,510.71	4.79	1,652,106.41	4.66	-3.53	9.34
3	Due from banks	2,494,502.86	6.61	2,103,701.08	5.38	1,378,797.04	3.89	18.58	80.92
4	Less: Allowance for due from banks losses	14,045.56	0.04	24,347.39	0.06	22,409.75	0.06	-42.31	-37.32
5	Due from banks, net	2,480,457.31	6.57	2,079,353.68	5.31	1,356,387.29	3.83	19.29	82.87
6	Due from NBM	4,807,092.13	12.73	5,851,951.81	14.96	4,660,981.47	13.16	-17.85	3.13
7	Placements and overnight credits	1,188,085.52	3.15	655,784.15	1.68	778,650.52	2.20	81.17	52.58
8	Less: Allowance for placements and overnight credits losses	1,134.66	0.00	1,040.25	0.00	0.00	0.00	9.08	
9	Overnight placements and overnight credits, net	1,186,950.86	3.14	0.00	0.00	0.00	0.00		
10	Securities bought for sale	78,721.16	0.21	104,270.40	0.27	111,867.26	0.32	-24.50	-29.63
11	Investment securities	1,750,410.45	4.64	2,364,019.37	6.04	2,284,411.67	6.45	-25.96	-23.38
12	Less: Allowance for investment securities losses	5,711.77	0.02	6,044.49	0.02	4,564.27	0.01	-5.50	25.14
13	Net securities	1,823,419.84	4.83	2,462,245.28	6.29	2,391,714.65	6.75	-25.94	-23.76
14	Loans and financial leasing (gross/total)	23,858,805.18	63.18	24,772,181.20	63.32	23,329,342.26	65.87	-3.69	2.27
15	Allowance for loan losses	1,444,857.73	3.83	1,202,205.09	3.07	989,136.03	2.79	20.18	46.07
16	Loans and financial leasing, net	22,413,947.45	59.36	23,569,976.11	60.25	22,340,206.24	63.08	-4.90	0.33
17	Fixed assets, net	1,550,314.66	4.11	1,512,326.73	3.87	1,315,012.58	3.71	2.51	17.89
18	Accrued interest receivable	562,196.07	1.49	357,080.61	0.91	308,467.30	0.87	57.44	82.25
19	Other real estate	412,155.28	1.09	200,574.05	0.51	56,737.64	0.16	105.49	626.42
20	Other assets	732,631.77	1.94	572,681.16	1.46	562,040.87	1.59	27.93	30.35
21	Less: Allowance for other assets losses	13,899.80	0.04	10,752.86	0.03	5,219.49	0.01	29.27	166.31
22	Other assets, net	718,731.97	1.90	561,928.30	1.44	556,821.38	1.57	27.90	29.08
23	Total Assets	37,761,734.38	100.00	39,122,691.17	100.00	35,417,085.47	100.00	-3.48	6.62
24	LIABILITIES								
25	Non-interest- bearing due to banks	26,607.54	0.07	34,799.39	0.09	32,428.39	0.09	-23.54	-17.95
26	Non-interest- bearing individuals deposits	614,806.32	1.63	527,592.99	1.35	678,023.61	1.91	16.53	-9.32
27	Non-interest- bearing legal entities deposits	1,640,634.95	4.34	1,907,123.94	4.87	2,164,637.46	6.11	-13.97	-24.21
28	Total non-interest- bearing deposits	2,282,048.81	6.04	2,469,516.32	6.31	2,875,089.46	8.12	-7.59	-20.63
29	Interest- bearing due to banks	1,940,928.72	5.14	2,427,933.96	6.21	2,053,606.79	5.80	-20.06	-5.49



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		16 Bank(s)	% of Assets	16 Bank(s)	% of Assets	16 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
30	Interest-bearing individuals deposits	15,547,716.30	41.17	16,568,640.87	42.35	15,686,214.61	44.29	-6.16	-0.88
31	Interest - bearing legal entities deposits	5,572,004.93	14.76	5,730,505.76	14.65	5,254,586.01	14.84	-2.77	6.04
32	Total interest-bearing deposits	23,060,649.95	61.07	24,727,080.59	63.20	22,994,407.41	64.92	-6.74	0.29
33	Total deposits	25,342,698.76	67.11	27,196,596.90	69.52	25,869,496.87	73.04	-6.82	-2.04
34	Securities sold REPO	170,963.59	0.45	0.00	0.00	0.00	0.00		
35	Overnight borrowings	18,000.00	0.05	12,080.04	0.03	22,601.97	0.06	49.01	-20.36
36	Other borrowings	4,303,263.88	11.40	4,130,736.10	10.56	2,560,312.09	7.23	4.18	68.08
37	Accrued interest payable	295,899.78	0.78	304,670.28	0.78	247,870.87	0.70	-2.88	19.38
38	Other liabilities	496,951.73	1.32	398,425.91	1.02	576,495.92	1.63	24.73	-13.80
39	Subordinate debts	0.00	0.00	0.00	0.00	0.00	0.00		
40	Provisions for contingent engagements losses	40,075.37	0.11	45,502.40	0.12	51,620.62	0.15	-11.93	-22.37
41	Total liabilities	30,667,853.11	81.21	32,088,011.63	82.02	29,328,398.33	82.81	-4.43	4.57
42	CAPITAL								
43	Common stock	2,138,034.20	5.66	2,105,666.40	5.38	1,981,767.20	5.60	1.54	7.89
44	Preferred stock	75.75	0.00	6,810.55	0.02	6,810.55	0.02	-98.89	-98.89
45	Less: Treasury stock	15,223.16	0.04	15,227.56	0.04	15,307.96	0.04	-0.03	-0.55
46	Total stock in circulation	2,122,886.78	5.62	2,097,249.38	5.36	1,973,269.78	5.57	1.22	7.58
47	Capital surplus	266,187.23	0.70	266,187.23	0.68	114,740.51	0.32	0.00	131.99
48	Reserve capital	262,805.38	0.70	237,849.04	0.61	230,112.14	0.65	10.49	14.21
49	Reserves on assets revaluation	235,173.83	0.62	234,398.13	0.60	211,013.35	0.60	0.33	11.45
50	Other reserves	26.36	0.00	0.00	0.00	0.00	0.00		
51	Retained earnings	4,206,801.68	11.14	4,198,995.77	10.73	3,559,551.36	10.05	0.19	18.18
52	Total equity	7,093,881.27	18.79	7,034,679.55	17.98	6,088,687.14	17.19	0.84	16.51
53	Total liabilities and equity	37,761,734.38	100.00	39,122,691.17	100.00	35,417,085.47	100.00	-3.48	6.62
54	Tier I Capital	6,697,711.56	17.74	6,665,160.41	17.04	5,764,318.85	16.28	0.49	16.19
55	Total regulatory capital	6,697,344.28	17.74	6,664,793.13	17.04	5,763,958.98	16.27	0.49	16.19
56	Total risk weighted assets	20,672,054.90	54.74	20,677,463.24	52.85	20,081,824.74	56.70	-0.03	2.94
57	Total on-balance assets in foreign currency	23,544,746.66	62.35	20,997,185.68	53.67	19,308,188.42	54.52	12.13	21.94
58	Total on-balance liabilities in foreign currency	23,636,135.40	62.59	20,891,646.21	53.40	19,072,835.46	53.85	13.14	23.93
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	0.00	0.00	-1,198,045.88	-3.06	0.00	0.00		
60	Total debit contingent accounts (quarterly)	0.00	0.00	1,203,261.84	3.08	0.00	0.00		
61	Total credit contingent accounts (quarterly)	0.00	0.00	3,602,219.78	9.21	0.00	0.00		
62	On-balance assets in foreign currency	17,349,974.28	45.95	16,434,258.53	42.01	14,536,512.00	41.04	5.57	19.35
63	On-balance liabilities in foreign currency	17,442,970.77	46.19	16,329,009.25	41.74	14,301,112.69	40.38	6.82	21.97