



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

No.	Description	31.12.2009		31.12.2008*		Dynamics in comparison with 31.12.2008 ((3-5)/5*100) %
		15 Bank(s)	% of Assets	16 Bank(s)	% of Assets	
1	2	3	4	5	6	7
1	ASSETS					
2	Cash	2,179,283.0	5.5	1,872,510.7	4.8	16.4
3	Due from banks	3,711,465.8	9.3	2,103,701.1	5.4	76.4
4	Less: Allowance for due from banks losses	24,113.3	0.1	24,447.4	0.1	-1.4
5	Due from banks, net	3,687,352.5	9.2	2,079,253.7	5.3	77.3
6	Due from NBM	1,943,891.4	4.9	5,851,951.8	15.0	-66.8
7	Placements and overnight credits	1,777,854.4	4.5	655,784.1	1.7	171.1
8	Less: Allowance for placements and overnight credits losses	0.0	0.0	1,040.2	0.0	-100.0
9	Placements and overnight credits, net	1,777,854.4	4.5	655,784.1	1.7	171.1
10	Securities bought for sale	163,922.2	0.4	104,270.4	0.3	57.2
11	Investment securities	5,894,758.0	14.8	2,363,869.4	6.1	149.4
12	Less: Allowance for investment securities losses	6,175.9	0.0	6,041.5	0.0	2.2
13	Net securities	6,052,504.3	15.2	2,462,098.3	6.3	145.8
14	Loans and financial leasing (gross/total)	22,428,616.6	56.2	24,772,181.2	63.4	-9.5
15	Allowance for loan losses	2,164,409.9	5.4	1,247,984.1	3.2	73.4
16	Loans and financial leasing, net	20,264,206.7	50.8	23,524,197.1	60.2	-13.9
17	Fixed assets, net	1,603,177.0	4.0	1,514,539.1	3.9	5.9
18	Accrued interest receivable	409,520.6	1.0	347,322.1	0.9	17.9
19	Other real estate	652,456.7	1.6	200,574.1	0.5	225.3
20	Other assets	1,370,722.2	3.4	570,525.0	1.5	140.3
21	Less: Allowance for other assets losses	25,962.7	0.1	10,714.7	0.0	142.3
22	Other assets, net	1,344,759.5	3.4	559,810.3	1.4	140.2
23	Total Assets	39,915,006.0	100.0	39,067,001.0	100.0	2.2
24	LIABILITIES					
25	Non-interest- bearing due to banks	34,336.6	0.1	34,799.4	0.1	-1.3
26	Non-interest- bearing individuals deposits	610,618.1	1.5	527,592.6	1.4	15.7
27	Non-interest- bearing legal entities deposits	2,217,094.6	5.6	1,907,123.9	4.9	16.3
28	Total non-interest- bearing deposits	2,862,049.3	7.2	2,469,515.9	6.3	15.9
29	Interest- bearing due to banks	1,904,511.6	4.8	2,427,934.0	6.2	-21.6



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		15 Bank(s)	% of Assets	16 Bank(s)	% of Assets	
1	2	3	4	5	6	7
30	Interest-bearing individuals deposits	15,855,219.2	39.7	16,568,640.9	42.4	-4.3
31	Interest - bearing legal entities deposits	5,794,692.5	14.5	5,730,506.5	14.7	1.1
32	Total interest-bearing deposits	23,554,423.2	59.0	24,727,081.3	63.3	-4.7
33	Total deposits	26,416,472.6	66.2	27,196,597.2	69.6	-2.9
34	Securities sold REPO	0.0	0.0	0.0	0.0	0.0
35	Overnight borrowings	0.0	0.0	12,080.0	0.0	-100.0
36	Other borrowings	5,915,105.3	14.8	4,130,736.1	10.6	43.2
37	Accrued interest payable	193,267.5	0.5	304,667.4	0.8	-36.6
38	Other liabilities	314,644.9	0.8	396,382.3	1.0	-20.6
39	Subordinate debts	132,189.0	0.3	0.0	0.0	
40	Provisions for contingent engagements losses	36,656.3	0.1	45,499.2	0.1	-19.4
41	Total liabilities	33,008,335.6	82.7	32,085,962.2	82.1	2.9
42	CAPITAL					
43	Common stock	2,242,684.2	5.6	2,105,666.4	5.4	6.5
44	Preferred stock	75.7	0.0	6,810.5	0.0	-98.9
45	Less: Treasury stock	15,223.2	0.0	15,227.6	0.0	0.0
46	Total stock in circulation	2,227,536.8	5.6	2,097,249.4	5.4	6.2
47	Capital surplus	266,187.2	0.7	266,187.2	0.7	0.0
48	Reserve capital	296,954.2	0.7	237,849.0	0.6	24.8
49	Reserves on assets revaluation	251,280.4	0.6	234,287.0	0.6	7.3
50	Other reserves	0.0	0.0	0.0	0.0	
51	Retained earnings	3,864,711.8	9.7	4,145,466.1	10.6	-6.8
52	Total equity	6,906,670.4	17.3	6,981,038.8	17.9	-1.1
53	Total liabilities and equity	39,915,006.0	100.0	39,067,001.0	100.0	2.2
54	Tier I Capital	6,453,080.8	16.2	6,611,630.8	16.9	-2.4
55	Total regulatory capital	6,584,902.6	16.5	6,611,263.5	16.9	-0.4
56	Total risk weighted assets	20,398,343.8	51.1	20,623,569.5	52.8	-1.1
57	Total on-balance assets in foreign currency	23,025,027.1	57.7	20,997,185.7	53.8	9.7
58	Total on-balance liabilities in foreign currency	23,357,011.7	58.5	20,891,646.2	53.5	11.8
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	-275,510.8	-0.7	-1,382,076.5	-3.5	-80.1
60	Total debit contingent accounts (quarterly)	4,016,289.2	10.1	1,203,261.8	3.1	233.8
61	Total credit contingent accounts (quarterly)	4,833,829.6	12.1	3,602,219.8	9.2	34.2
62	On-balance assets in foreign currency	17,419,991.3	43.6	16,434,258.5	42.1	6.0
63	On-balance liabilities in foreign currency	17,752,544.8	44.5	16,329,009.3	41.8	8.7

\* Data as of 31.12.2008 are adjusted according to the results of external audit