



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

No.	Description	30.09.2010		31.12.2009		30.09.2009		Dynamics in comparison with 31.12.2009 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2009 ((3-7)/7*100) %
		15 Bank(s)	% of Assets	15 Bank(s)	% of Assets	15 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	2197312.76	5.38	2179282.97	5.46	2095081.34	5.54	0.83	4.88
3	Due from banks	2279160.67	5.58	3711465.84	9.29	3650754.11	9.66	-38.59	-37.57
4	Less: Allowance for due from banks losses	13945.61	0.03	24113.31	0.06	17359.15	0.05	-42.17	-19.66
5	Due from banks, net	2265215.06	5.54	3687352.53	9.23	3633394.96	9.61	-38.57	-37.66
6	Due from NBM	2027887.92	4.96	1943879.82	4.87	2398016.61	6.34	4.32	-15.43
7	Placements and overnight credits	1327374.96	3.25	1777854.37	4.45	2602467.56	6.89	-25.34	-49.00
8	Less: Allowance for placements and overnight credits losses	296.63	0.00	0.00	0.00	0.00	0.00		
9	Placements and overnight credits, net	1327078.33	3.25	1777854.37	4.45	2602467.56	6.89	-25.36	-49.01
10	Securities bought for sale	200622.21	0.49	163922.25	0.41	124452.64	0.33	22.39	61.20
11	Investment securities	6750174.06	16.52	5894757.98	14.76	2609786.65	6.90	14.51	158.65
12	Less: Allowance for investment securities losses	6647.60	0.02	6175.92	0.02	6383.55	0.02	7.64	4.14
13	Net securities	6944148.67	16.99	6052504.31	15.16	2727855.73	7.22	14.73	154.56
14	Loans and financial leasing (gross/total)	24374151.66	59.65	22428616.63	56.16	22033733.68	58.29	8.67	10.62
15	Allowance for loan losses	2295220.20	5.62	2183375.40	5.47	1730785.74	4.58	5.12	32.61
16	Loans and financial leasing, net	22078931.46	54.03	20245241.23	50.69	20302947.95	53.72	9.06	8.75
17	Fixed assets, net	1607451.20	3.93	1649165.32	4.13	1534962.29	4.06	-2.53	4.72
18	Accrued interest receivable	446494.74	1.09	409169.23	1.02	487854.16	1.29	9.12	-8.48
19	Other real estate	695924.23	1.70	650746.66	1.63	671468.21	1.78	6.94	3.64
20	Other assets	1345654.28	3.29	1367126.82	3.42	1366380.15	3.62	-1.57	-1.52
21	Less: Allowance for other assets losses	70810.80	0.17	25959.41	0.07	23407.43	0.06	172.78	202.51
22	Other assets, net	1274843.48	3.12	1341167.41	3.36	1342972.71	3.55	-4.95	-5.07
23	Total Assets	40865287.84	100.00	39936363.84	100.00	37797021.51	100.00	2.33	8.12
24	LIABILITIES	0.00	0.00	0.00	0.00	0.00	0.00		
25	Non-interest- bearing due to banks	20170.46	0.05	34336.59	0.09	38246.24	0.10	-41.26	-47.26
26	Non-interest- bearing individuals deposits	776283.72	1.90	610526.96	1.53	570680.45	1.51	27.15	36.03
27	Non-interest- bearing legal entities deposits	2448581.04	5.99	2217094.61	5.55	1754481.18	4.64	10.44	39.56
28	Total non-interest- bearing deposits	3245035.21	7.94	2861958.15	7.17	2363407.88	6.25	13.39	37.30
29	Interest- bearing due to banks	874834.28	2.14	1904512.79	4.77	1936044.68	5.12	-54.07	-54.81



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		15 Bank(s)	% of Assets	15 Bank(s)	% of Assets	15 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
30	Interest-bearing individuals deposits	16450947.68	40.26	15855218.78	39.70	15004296.71	39.70	3.76	9.64
31	Interest - bearing legal entities deposits	6754170.54	16.53	5794692.50	14.51	5567538.29	14.73	16.56	21.31
32	Total interest-bearing deposits	24079952.50	58.93	23554424.07	58.98	22507879.68	59.55	2.23	6.98
33	Total deposits	27324987.71	66.87	26416382.23	66.15	24871287.55	65.80	3.44	9.87
34	Securities sold REPO	0.00	0.00	0.00	0.00	25000.05	0.07		-100.00
35	Overnight borrowings	0.00	0.00	0.00	0.00	0.00	0.00		
36	Other borrowings	5380137.11	13.17	5915105.29	14.81	5331625.25	14.11	-9.04	0.91
37	Accrued interest payable	171472.68	0.42	193358.68	0.48	224579.06	0.59	-11.32	-23.65
38	Other liabilities	450270.64	1.10	317006.92	0.79	429751.01	1.14	42.04	4.77
39	Subordinate debts	113432.40	0.28	132189.00	0.33	58619.05	0.16	-14.19	
40	Provisions for contingent engagements losses	42872.77	0.10	36656.34	0.09	39624.46	0.10	16.96	8.20
41	Total liabilities	33483173.31	81.94	33010698.46	82.66	30980486.43	81.97	1.43	8.08
42	CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00		
43	Common stock	2638664.51	6.46	2242684.24	5.62	2000434.24	5.29	17.66	31.90
44	Preferred stock	75.75	0.00	75.75	0.00	75.75	0.00	0.00	0.00
45	Less: Treasury stock	15223.16	0.04	15223.16	0.04	15223.16	0.04	0.00	0.00
46	Total stock in circulation	2623517.09	6.42	2227536.82	5.58	1985286.82	5.25	17.78	32.15
47	Capital surplus	266187.23	0.65	266187.23	0.67	266187.23	0.70	0.00	0.00
48	Reserve capital	319515.45	0.78	296954.20	0.74	263585.70	0.70	7.60	21.22
49	Reserves on assets revaluation	275592.03	0.67	297268.67	0.74	212223.19	0.56	-7.29	29.86
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00		
51	Retained earnings	3897302.73	9.54	3837718.46	9.61	4089252.14	10.82	1.55	-4.69
52	Total equity	7382114.53	18.06	6925665.38	17.34	6816535.08	18.03	6.59	8.30
53	Total liabilities and equity	40865287.84	100.00	39936363.84	100.00	37797021.51	100.00	2.33	8.12
54	Tier I Capital	6882564.84	16.84	6426447.86	16.09	6413946.10	16.97	7.10	7.31
55	Total regulatory capital	6995629.97	17.12	6552585.71	16.41	6472197.88	17.12	6.76	8.09
56	Total risk weighted assets	22429101.81	54.89	20413025.37	51.11	20447988.66	54.10	9.88	9.69
57	Balance sheet assets and assets indexed to the exchange rate	17277602.92	42.28	17959545.65	44.97	17202439.88	45.51	-3.80	0.44
58	Balance sheet liabilities and liabilities indexed to the exchange rate	16852393.78	41.24	17752555.05	44.45	16717544.57	44.23	-5.07	0.81
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	-1248292.01	-3.05	-353187.30	-0.88	-1225322.65	-3.24	253.44	
60	Total debit contingent accounts (quarterly)	2304298.90	5.64	4016289.18	10.06	1648618.82	4.36	-42.63	
61	Total credit contingent accounts (quarterly)	2951626.62	7.22	4833829.62	12.10	2633751.94	6.97	-38.94	
62	On-balance assets in foreign currency	16478534.51	40.32	17419991.31	43.62	16747038.08	44.31	-5.40	-1.60
63	On-balance liabilities in foreign currency	16852206.48	41.24	17752472.52	44.45	16717394.99	44.23	-5.07	0.81