



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

No.	Description	30.11.2010		31.12.2009*		30.11.2009		Dynamics in comparison with 31.12.2009* ((3-5)/5*100) %	Dynamics in comparison with 30.11.2009 ((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	2439600.77	5.87	2179282.97	5.46	2150447.33	5.64	11.95	13.45
3	Due from banks	2302029.19	5.54	3711465.84	9.29	3672414.70	9.64	-37.98	-37.32
4	Less: Allowance for due from banks losses	15537.30	0.04	24113.31	0.06	13433.60	0.04	-35.57	15.66
5	Due from banks, net	2286491.89	5.50	3687352.53	9.23	3658981.10	9.60	-37.99	-37.51
6	Due from NBM	2401189.13	5.77	1943879.82	4.87	2260087.96	5.93	23.53	6.24
7	Placements and overnight credits	833230.66	2.00	1777854.37	4.45	3274443.16	8.59	-53.13	-74.55
8	Less: Allowance for placements and overnight credits losses	193.45	0.00	0.00	0.00	112.71	0.00	100.00	71.64
9	Placements and overnight credits, net	833037.21	2.00	1777854.37	4.45	3274330.45	8.59	-53.14	-74.56
10	Securities bought for sale	173466.09	0.42	163922.25	0.41	147464.28	0.39	5.82	17.63
11	Investment securities	6469525.43	15.56	5894757.98	14.76	2855048.02	7.49	9.75	126.60
12	Less: Allowance for investment securities losses	6781.68	0.02	6175.92	0.02	6489.14	0.02	9.81	4.51
13	Net securities	6636209.85	15.96	6052504.31	15.16	2996023.16	7.86	9.64	121.50
14	Loans and financial leasing (gross/total)	25345456.62	60.95	22428616.63	56.16	21625214.28	56.75	13.00	17.20
15	Allowance for loan losses	2328983.31	5.60	2183375.40	5.47	1887691.89	4.95	6.67	23.38
16	Loans and financial leasing, net	23016473.31	55.35	20245241.23	50.69	19737522.39	51.80	13.69	16.61
17	Fixed assets, net	1610592.21	3.87	1649165.32	4.13	1546489.16	4.06	-2.34	4.15
18	Accrued interest receivable	398992.49	0.96	409169.23	1.02	476541.89	1.25	-2.49	-16.27
19	Other real estate	698630.81	1.68	650746.66	1.63	626778.56	1.64	7.36	11.46
20	Other assets	1313374.52	3.16	1367126.82	3.42	1403930.23	3.68	-3.93	-6.45
21	Less: Allowance for other assets losses	48565.40	0.12	25959.41	0.07	27842.87	0.07	87.08	74.43
22	Other assets, net	1264809.13	3.04	1341167.41	3.36	1376087.35	3.61	-5.69	-8.09
23	Total Assets	41586026.78	100.00	39936363.84	100.00	38103289.34	100.00	4.13	9.14
24	LIABILITIES								
25	Non-interest- bearing due to banks	27338.38	0.07	34336.59	0.09	23797.86	0.06	-20.38	14.88
26	Non-interest- bearing individuals deposits	745828.29	1.79	610526.96	1.53	610775.88	1.60	22.16	22.11
27	Non-interest- bearing legal entities deposits	2607728.95	6.27	2217094.61	5.55	2068464.93	5.43	17.62	26.07
28	Total non-interest- bearing deposits	3380895.62	8.13	2861958.15	7.17	2703038.66	7.09	18.13	25.08
29	Interest- bearing due to banks	787484.71	1.89	1904512.79	4.77	1868421.39	4.90	-58.65	-57.85



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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	16842293.64	40.50	15855218.78	39.70	14919577.86	39.16	6.23	12.89
31	Interest - bearing legal entities deposits	6807084.36	16.37	5794692.50	14.51	5540224.69	14.54	17.47	22.87
32	Total interest-bearing deposits	24436862.71	58.76	23554424.07	58.98	22328223.94	58.60	3.75	9.44
33	Total deposits	27817758.33	66.89	26416382.23	66.15	25031262.60	65.69	5.30	11.13
34	Securities sold REPO	0.00	0.00	0.00	0.00	3000.04	0.01	0.00	-100.00
35	Overnight borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Other borrowings	5430938.15	13.06	5915105.29	14.81	5455708.60	14.32	-8.19	-0.45
37	Accrued interest payable	172474.36	0.41	193358.68	0.48	203408.17	0.53	-10.80	-15.21
38	Other liabilities	521315.43	1.25	317006.92	0.79	421582.97	1.11	64.45	23.66
39	Subordinate debts	112332.00	0.27	132189.00	0.33	57931.30	0.15	-15.02	0.00
40	Provisions for contingent engagements losses	41847.32	0.10	36656.34	0.09	40723.29	0.11	14.16	2.76
41	Total liabilities	34096665.60	81.99	33010698.46	82.66	31213616.97	81.92	3.29	9.24
42	CAPITAL								
43	Common stock	2658671.21	6.39	2242684.24	5.62	2056434.24	5.40	18.55	29.29
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	2643523.79	6.36	2227536.82	5.58	2041286.82	5.36	18.67	29.50
47	Capital surplus	266187.23	0.64	266187.23	0.67	266187.23	0.70	0.00	0.00
48	Reserve capital	319515.45	0.77	296954.20	0.74	263585.70	0.69	7.60	21.22
49	Reserves on assets revaluation	282863.19	0.68	297268.67	0.74	211731.05	0.56	-4.85	33.60
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3977271.52	9.56	3837718.46	9.61	4106881.57	10.78	3.64	-3.16
52	Total equity	7489361.18	18.01	6925665.38	17.34	6889672.37	18.08	8.14	8.70
53	Total liabilities and equity	41586026.78	100.00	39936363.84	100.00	38103289.34	100.00	4.13	9.14
54	Tier I Capital	6968335.32	16.76	6426447.86	16.09	6480698.83	17.01	8.43	7.52
55	Total regulatory capital	7080300.05	17.03	6552585.71	16.41	6538262.85	17.16	8.05	8.29
56	Total risk weighted assets	22984809.30	55.27	20413025.37	51.11	20027322.21	52.56	12.60	14.77
57	Balance sheet assets and assets indexed to the exchange rate	17448080.92	41.96	17959545.65	44.97	16692731.20	43.81	-2.85	4.53
58	Balance sheet liabilities and liabilities indexed to the exchange rate	17078450.71	41.07	17752555.05	44.45	16312093.63	42.81	-3.80	4.70
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	-	-	-	-	-	-	-	-
60	Total debit contingent accounts (quarterly)	-	-	-	-	-	-	-	-
61	Total credit contingent accounts (quarterly)	-	-	-	-	-	-	-	-
62	On-balance assets in foreign currency	16601391.08	39.92	17419991.31	43.62	16239033.30	42.62	-4.70	2.23
63	On-balance liabilities in foreign currency	17078304.23	41.07	17752472.52	44.45	16312093.63	42.81	-3.80	4.70

*Data as of 31.12.2009 are adjusted according to the results of external audit.