



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

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No.	Description	31.12.2010		31.12.2009*		Dynamics in comparison with 31.12.2009* ((3-5)/5*100) %
		15 Bank(s)	% of Assets	15 Bank(s)	% of Assets	
1	2	3	4	5	6	7
1	ASSETS					
2	Cash	1994264.88	4.71	2179282.97	5.46	-8.49
3	Due from banks	2508008.54	5.93	3711465.84	9.29	-32.43
4	Less: Allowance for due from banks losses	16723.67	0.04	24113.31	0.06	-30.65
5	Due from banks, net	2491284.87	5.89	3687352.53	9.23	-32.44
6	Due from NBM	2384583.05	5.64	1943879.82	4.87	22.67
7	Placements and overnight credits	1664288.31	3.93	1777854.37	4.45	-6.39
8	Less: Allowance for placements and overnight credits losses	399.79	0.00	0.00	0.00	100.00
9	Placements and overnight credits, net	1663888.52	3.93	1777854.37	4.45	-6.41
10	Securities bought for sale	135205.63	0.32	163922.25	0.41	-17.52
11	Investment securities	6522721.94	15.42	5894757.98	14.76	10.65
12	Less: Allowance for investment securities losses	6785.92	0.02	6175.92	0.02	9.88
13	Net securities	6651141.65	15.72	6052504.31	15.16	9.89
14	Loans and financial leasing (gross/total)	25497906.66	60.27	22428616.63	56.16	13.68
15	Allowance for loan losses	2147413.63	5.08	2183375.40	5.47	-1.65
16	Loans and financial leasing, net	23350493.03	55.20	20245241.23	50.69	15.34
17	Fixed assets, net	1623196.83	3.84	1649165.32	4.13	-1.57
18	Accrued interest receivable	328839.35	0.78	409169.23	1.02	-19.63
19	Other real estate	710209.54	1.68	650746.66	1.63	9.14
20	Other assets	1276986.56	3.02	1367126.82	3.42	-6.59
21	Less: Allowance for other assets losses	171969.31	0.41	25959.41	0.07	562.45
22	Other assets, net	1105017.25	2.61	1341167.41	3.36	-17.61
23	Total Assets	42302918.96	100.00	39936363.84	100.00	5.93
24	LIABILITIES					
25	Non-interest- bearing due to banks	34471.20	0.08	34336.59	0.09	0.39
26	Non-interest- bearing individuals deposits	747385.72	1.77	610526.96	1.53	22.42
27	Non-interest- bearing legal entities deposits	2666803.31	6.30	2217094.61	5.55	20.28
28	Total non-interest- bearing deposits	3448660.23	8.15	2861958.15	7.17	20.50
29	Interest- bearing due to banks	756861.50	1.79	1904512.79	4.77	-60.26



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		15 Bank(s)	% of Assets	15 Bank(s)	% of Assets	
1	2	3	4	5	6	7
30	Interest-bearing individuals deposits	17426871.65	41.20	15855218.78	39.70	9.91
31	Interest - bearing legal entities deposits	7086131.62	16.75	5794692.50	14.51	22.29
32	Total interest-bearing deposits	25269864.76	59.74	23554424.07	58.98	7.28
33	Total deposits	28718524.99	67.89	26416382.23	66.15	8.71
34	Securities sold REPO	0.00	0.00	0.00	0.00	0.00
35	Overnight borrowings	0.00	0.00	0.00	0.00	0.00
36	Other borrowings	5614804.46	13.27	5915105.29	14.81	-5.08
37	Accrued interest payable	184711.19	0.44	193358.68	0.48	-4.47
38	Other liabilities	343537.45	0.81	317006.92	0.79	8.37
39	Subordinate debts	113033.60	0.27	132189.00	0.33	0.00
40	Provisions for contingent engagements losses	38421.66	0.09	36656.34	0.09	4.82
41	Total liabilities	35013033.34	82.77	33010698.46	82.66	6.07
42	CAPITAL					
43	Common stock	2878146.57	6.80	2242684.24	5.62	28.33
44	Preferred stock	302.98	0.00	75.75	0.00	300.00
45	Less: Treasury stock	15223.16	0.04	15223.16	0.04	0.00
46	Total stock in circulation	2863226.39	6.77	2227536.82	5.58	28.54
47	Capital surplus	266187.23	0.63	266187.23	0.67	0.00
48	Reserve capital	319515.45	0.76	296954.20	0.74	7.60
49	Reserves on assets revaluation	281601.47	0.67	297268.67	0.74	-5.27
50	Other reserves	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3559355.07	8.41	3837718.46	9.61	-7.25
52	Total equity	7289885.61	17.23	6925665.38	17.34	5.26
53	Total liabilities and equity	42302918.96	100.00	39936363.84	100.00	5.93
54	Tier I Capital	6758042.42	15.98	6426447.86	16.09	5.16
55	Total regulatory capital	6870708.75	16.24	6552585.71	16.41	4.85
56	Total risk weighted assets	22819352.82	53.94	20413025.37	51.11	11.79
57	Balance sheet assets and assets indexed to the exchange rate	18060086.15	42.69	17959545.65	44.97	0.56
58	Balance sheet liabilities and liabilities indexed to the exchange rate	17736244.64	41.93	17752555.05	44.45	-0.09
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	-1128221.60	-2.67	-353187.30	-0.88	219.44
60	Total debit contingent accounts (quarterly)	2824401.89	6.68	4016289.18	10.06	-29.68
61	Total credit contingent accounts (quarterly)	3802817.65	8.99	4833829.62	12.10	-21.33
62	On-balance assets in foreign currency	17241040.73	40.76	17419991.31	43.62	-1.03
63	On-balance liabilities in foreign currency	17736094.61	41.93	17752472.52	44.45	-0.09

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