



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

No.	Description	31.01.2011		31.12.2010		31.01.2010		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2010 ((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	2525431.47	5.89	1994264.88	4.71	2445814.53	6.16	26.63	3.26
3	Due from banks	2411579.60	5.63	2508008.54	5.93	3288472.10	8.28	-3.84	-26.67
4	Less: Allowance for due from banks losses	15902.15	0.04	16723.67	0.04	14633.44	0.04	-4.91	8.67
5	Due from banks, net	2395677.45	5.59	2491284.87	5.89	3273838.66	8.25	-3.84	-26.82
6	Due from NBM	2431723.06	5.67	2384583.05	5.64	2413032.71	6.08	1.98	0.77
7	Placements and overnight credits	1202551.06	2.81	1664288.31	3.93	1909456.72	4.81	-27.74	-37.02
8	Less: Allowance for placements and overnight credits losses	200.27	0.00	399.79	0.00	123.81	0.00	100.00	61.75
9	Placements and overnight credits, net	1202350.80	2.80	1663888.52	3.93	1909332.91	4.81	-27.74	-37.03
10	Securities bought for sale	129227.34	0.30	135205.63	0.32	164775.67	0.42	-4.42	-21.57
11	Investment securities	6977518.05	16.28	6522721.94	15.42	5339957.22	13.45	6.97	30.67
12	Less: Allowance for investment securities losses	8637.08	0.02	6785.92	0.02	6175.61	0.02	27.28	39.86
13	Net securities	7098108.31	16.56	6651141.65	15.72	5498557.27	13.85	6.72	29.09
14	Loans and financial leasing (gross/total)	25443016.95	59.35	25497906.66	60.27	22109689.31	55.69	-0.22	15.08
15	Allowance for loan losses	2201984.00	5.14	2147413.63	5.08	2229045.44	5.61	2.54	-1.21
16	Loans and financial leasing, net	23241032.94	54.22	23350493.03	55.20	19880643.87	50.08	-0.47	16.90
17	Fixed assets, net	1615327.20	3.77	1623196.83	3.84	1644482.34	4.14	-0.48	-1.77
18	Accrued interest receivable	369218.48	0.86	328839.35	0.78	456894.79	1.15	12.28	-19.19
19	Other real estate	714216.59	1.67	710209.54	1.68	652266.94	1.64	0.56	9.50
20	Other assets	1442518.44	3.37	1276986.56	3.02	1549976.33	3.90	12.96	-6.93
21	Less: Allowance for other assets losses	168206.06	0.39	171969.31	0.41	26286.55	0.07	-2.19	539.89
22	Other assets, net	1274312.38	2.97	1105017.25	2.61	1523689.78	3.84	15.32	-16.37
23	Total Assets	42867398.67	100.00	42302918.96	100.00	39698553.79	100.00	1.33	7.98
24	LIABILITIES								
25	Non-interest- bearing due to banks	21934.95	0.05	34471.20	0.08	35366.45	0.09	-36.37	-37.98
26	Non-interest- bearing individuals deposits	778893.71	1.82	747385.72	1.77	666877.75	1.68	4.22	16.80
27	Non-interest- bearing legal entities deposits	2583986.33	6.03	2666803.31	6.30	2228234.18	5.61	-3.11	15.97
28	Total non-interest- bearing deposits	3384814.99	7.90	3448660.23	8.15	2930478.37	7.38	-1.85	15.50
29	Interest- bearing due to banks	725679.66	1.69	756861.50	1.79	1494672.06	3.77	-4.12	-51.45



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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	17893273.37	41.74	17426871.65	41.20	16110415.90	40.58	2.68	11.07
31	Interest - bearing legal entities deposits	7251955.00	16.92	7086131.62	16.75	5969193.66	15.04	2.34	21.49
32	Total interest-bearing deposits	25870908.03	60.35	25269864.76	59.74	23574281.62	59.38	2.38	9.74
33	Total deposits	29255723.02	68.25	28718524.99	67.89	26504759.99	66.77	1.87	10.38
34	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Overnight borrowings	10013.37	0.02	0.00	0.00	0.00	0.00	0.00	0.00
36	Other borrowings	5479326.09	12.78	5614804.46	13.27	5481546.06	13.81	-2.41	-0.04
37	Accrued interest payable	189933.03	0.44	184711.19	0.44	192816.96	0.49	2.83	-1.50
38	Other liabilities	419034.24	0.98	343537.45	0.81	340271.46	0.86	21.98	23.15
39	Subordinate debts	113670.40	0.27	113033.60	0.27	131521.50	0.33	0.56	0.00
40	Provisions for contingent engagements losses	40319.99	0.09	38421.66	0.09	37242.18	0.09	4.94	8.26
41	Total liabilities	35508020.14	82.83	35013033.34	82.77	32688158.16	82.34	1.41	8.63
42	CAPITAL								
43	Common stock	2878146.57	6.71	2878146.57	6.80	2242684.24	5.65	0.00	28.33
44	Preferred stock	302.98	0.00	302.98	0.00	75.75	0.00	0.00	300.00
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	2863226.39	6.68	2863226.39	6.77	2227536.82	5.61	0.00	28.54
47	Capital surplus	266187.23	0.62	266187.23	0.63	266187.23	0.67	0.00	0.00
48	Reserve capital	319515.45	0.75	319515.45	0.76	296954.20	0.75	0.00	7.60
49	Reserves on assets revaluation	281670.78	0.66	281601.47	0.67	304288.80	0.77	0.02	-7.43
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3628778.68	8.47	3559355.07	8.41	3915428.58	9.86	1.95	-7.32
52	Total equity	7359378.53	17.17	7289885.61	17.23	7010395.64	17.66	0.95	4.98
53	Total liabilities and equity	42867398.67	100.00	42302918.96	100.00	39698553.79	100.00	1.33	7.98
54	Tier I Capital	6825093.88	15.92	6758042.42	15.98	6499935.89	16.37	0.99	5.00
55	Total regulatory capital	6938397.01	16.19	6870708.75	16.24	6631090.12	16.70	0.99	4.63
56	Total risk weighted assets	23045550.48	53.76	22819352.82	53.94	20451744.45	51.52	0.99	12.68
57	Balance sheet assets and assets indexed to the exchange rate	18469365.94	43.08	18060086.15	42.69	17501002.83	44.08	2.27	5.53
58	Balance sheet liabilities and liabilities indexed to the exchange rate	18027923.65	42.06	17736244.64	41.93	17314894.70	43.62	1.64	4.12
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	-	-	-928858.16	-2.20	-	-	-	-
60	Total debit contingent accounts (quarterly)	-	-	2824401.89	6.68	-	-	-	-
61	Total credit contingent accounts (quarterly)	-	-	3802817.65	8.99	-	-	-	-
62	On-balance assets in foreign currency	17629156.24	41.12	17241040.73	40.76	16953928.30	42.71	2.25	3.98
63	On-balance liabilities in foreign currency	18027769.86	42.05	17736094.61	41.93	17314771.28	43.62	1.64	4.12