



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

No.	Description	28.02.2011		31.12.2010		28.02.2010		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 28.02.2010 ((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	2272873.61	5.26	1994264.88	4.71	2228694.57	5.64	13.97	1.98
3	Due from banks	2200160.91	5.09	2508008.54	5.93	3359677.35	8.50	-12.27	-34.51
4	Less: Allowance for due from banks losses	13309.74	0.03	16723.67	0.04	12397.73	0.03	-20.41	7.36
5	Due from banks, net	2186851.17	5.06	2491284.87	5.89	3347279.62	8.46	-12.22	-34.67
6	Due from NBM	2475762.90	5.73	2384583.05	5.64	2519839.20	6.37	3.82	-1.75
7	Placements and overnight credits	1366737.84	3.16	1664288.31	3.93	1245600.36	3.15	-17.88	9.73
8	Less: Allowance for placements and overnight credits losses	0.00	0.00	399.79	0.00	213.10	0.00	100.00	-100.00
9	Placements and overnight credits, net	1366737.84	3.16	1663888.52	3.93	1245387.26	3.15	-17.86	9.74
10	Securities bought for sale	104251.37	0.24	135205.63	0.32	153043.66	0.39	-22.89	-31.88
11	Investment securities	7239583.29	16.76	6522721.94	15.42	6071512.99	15.35	10.99	19.24
12	Less: Allowance for investment securities losses	6787.16	0.02	6785.92	0.02	6197.57	0.02	0.02	9.51
13	Net securities	7337047.50	16.99	6651141.65	15.72	6218359.07	15.72	10.31	17.99
14	Loans and financial leasing (gross/total)	25773304.80	59.68	25497906.66	60.27	22037816.84	55.72	1.08	16.95
15	Allowance for loan losses	2221202.39	5.14	2147413.63	5.08	2269069.78	5.74	3.44	-2.11
16	Loans and financial leasing, net	23552102.40	54.53	23350493.03	55.20	19768747.06	49.99	0.86	19.14
17	Fixed assets, net	1605387.89	3.72	1623196.83	3.84	1636769.93	4.14	-1.10	-1.92
18	Accrued interest receivable	369925.52	0.86	328839.35	0.78	474291.30	1.20	12.49	-22.00
19	Other real estate	760478.95	1.76	710209.54	1.68	646500.43	1.63	7.08	17.63
20	Other assets	1429926.31	3.31	1276986.56	3.02	1491078.04	3.77	11.98	-4.10
21	Less: Allowance for other assets losses	168186.54	0.39	171969.31	0.41	28387.59	0.07	-2.20	492.47
22	Other assets, net	1261739.77	2.92	1105017.25	2.61	1462690.45	3.70	14.18	-13.74
23	Total Assets	43188907.55	100.00	42302918.96	100.00	39548558.88	100.00	2.09	9.20
24	LIABILITIES								
25	Non-interest- bearing due to banks	23358.94	0.05	34471.20	0.08	22675.13	0.06	-32.24	3.02
26	Non-interest- bearing individuals deposits	792872.50	1.84	747385.72	1.77	672860.06	1.70	6.09	17.84
27	Non-interest- bearing legal entities deposits	2617773.60	6.06	2666803.31	6.30	2202760.63	5.57	-1.84	18.84
28	Total non-interest- bearing deposits	3434005.05	7.95	3448660.23	8.15	2898295.82	7.33	-0.42	18.48
29	Interest- bearing due to banks	581204.04	1.35	756861.50	1.79	1475243.56	3.73	-23.21	-60.60



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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	18249268.94	42.25	17426871.65	41.20	16207642.40	40.98	4.72	12.60
31	Interest - bearing legal entities deposits	7210540.49	16.70	7086131.62	16.75	5791887.36	14.65	1.76	24.49
32	Total interest-bearing deposits	26041013.47	60.30	25269864.76	59.74	23474773.32	59.36	3.05	10.93
33	Total deposits	29475018.51	68.25	28718524.99	67.89	26373069.14	66.69	2.63	11.76
34	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Overnight borrowings	25997.30	0.06	0.00	0.00	0.00	0.00	0.00	0.00
36	Other borrowings	5511745.63	12.76	5614804.46	13.27	5347189.20	13.52	-1.84	3.08
37	Accrued interest payable	184918.24	0.43	184711.19	0.44	186594.93	0.47	0.11	-0.90
38	Other liabilities	445594.96	1.03	343537.45	0.81	382164.90	0.97	29.71	16.60
39	Subordinate debts	114092.40	0.26	113033.60	0.27	168006.60	0.42	0.94	0.00
40	Provisions for contingent engagements losses	41278.19	0.10	38421.66	0.09	37752.07	0.10	7.43	9.34
41	Total liabilities	35798645.23	82.89	35013033.34	82.77	32494776.84	82.16	2.24	10.17
42	CAPITAL								
43	Common stock	2888148.07	6.69	2878146.57	6.80	2242684.24	5.67	0.35	28.78
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	2873227.89	6.65	2863226.39	6.77	2227536.82	5.63	0.35	28.99
47	Capital surplus	266187.23	0.62	266187.23	0.63	266187.23	0.67	0.00	0.00
48	Reserve capital	319515.45	0.74	319515.45	0.76	296954.20	0.75	0.00	7.60
49	Reserves on assets revaluation	281747.28	0.65	281601.47	0.67	302411.02	0.76	0.05	-6.83
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3649584.47	8.45	3559355.07	8.41	3960692.78	10.01	2.53	-7.85
52	Total equity	7390262.32	17.11	7289885.61	17.23	7053782.04	17.84	1.38	4.77
53	Total liabilities and equity	43188907.55	100.00	42302918.96	100.00	39548558.88	100.00	2.09	9.20
54	Tier I Capital	6862799.32	15.89	6758042.42	15.98	6542534.60	16.54	1.55	4.90
55	Total regulatory capital	6969327.69	16.14	6870708.75	16.24	6710173.92	16.97	1.44	3.86
56	Total risk weighted assets	23136003.02	53.57	22819352.82	53.94	20333218.98	51.41	1.39	13.78
57	Balance sheet assets and assets indexed to the exchange rate	18426426.39	42.66	18060086.15	42.69	17646581.12	44.62	2.03	4.42
58	Balance sheet liabilities and liabilities indexed to the exchange rate	18125110.72	41.97	17736244.64	41.93	17368797.32	43.92	2.19	4.35
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	17582140.15	40.71	17241040.73	40.76	17085621.79	43.20	1.98	2.91
63	On-balance liabilities in foreign currency	18124956.82	41.97	17736094.61	41.93	17368660.06	43.92	2.19	4.35