



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

No.	Description	31.03.2011		31.12.2010		31.03.2010		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 31.03.2010 ((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	2341361.59	5.38	1994264.88	4.71	2060825.25	5.24	17.40	13.61
3	Due from banks	1653100.38	3.80	2508008.54	5.93	3095112.23	7.87	-34.09	-46.59
4	Less: Allowance for due from banks losses	14589.43	0.03	16723.67	0.04	12606.54	0.03	-12.76	15.73
5	Due from banks, net	1638510.95	3.77	2491284.87	5.89	3082505.69	7.84	-34.23	-46.84
6	Due from NBM	3576156.27	8.22	2384583.05	5.64	2023641.64	5.15	49.97	76.72
7	Placements and overnight credits	871017.40	2.00	1664288.31	3.93	1648277.62	4.19	-47.66	-47.16
8	Less: Allowance for placements and overnight credits losses	0.00	0.00	399.79	0.00	695.05	0.00	100.00	-100.00
9	Placements and overnight credits, net	871017.40	2.00	1663888.52	3.93	1647582.57	4.19	-47.65	-47.13
10	Securities bought for sale	91395.14	0.21	135205.63	0.32	193927.51	0.49	-32.40	-52.87
11	Investment securities	6714758.65	15.44	6522721.94	15.42	6165677.25	15.69	2.94	8.91
12	Less: Allowance for investment securities losses	6793.44	0.02	6785.92	0.02	6606.11	0.02	0.11	2.84
13	Net securities	6799360.35	15.63	6651141.65	15.72	6352998.64	16.16	2.23	7.03
14	Loans and financial leasing (gross/total)	26477060.85	60.87	25497906.66	60.27	22178022.27	56.42	3.84	19.38
15	Allowance for loan losses	2038410.78	4.69	2147413.63	5.08	2267935.35	5.77	-5.08	-10.12
16	Loans and financial leasing, net	24438650.07	56.19	23350493.03	55.20	19910086.92	50.65	4.66	22.75
17	Fixed assets, net	1599291.71	3.68	1623196.83	3.84	1629192.10	4.14	-1.47	-1.84
18	Accrued interest receivable	375474.95	0.86	328839.35	0.78	449266.84	1.14	14.18	-16.42
19	Other real estate	700743.70	1.61	710209.54	1.68	634190.48	1.61	-1.33	10.49
20	Other assets	1325436.00	3.05	1276986.56	3.02	1551955.11	3.95	3.79	-14.60
21	Less: Allowance for other assets losses	171743.11	0.39	171969.31	0.41	33038.47	0.08	-0.13	419.83
22	Other assets, net	1153692.89	2.65	1105017.25	2.61	1518916.65	3.86	4.40	-24.05
23	Total Assets	43494259.88	100.00	42302918.96	100.00	39309206.77	100.00	2.82	10.65
24	LIABILITIES								
25	Non-interest- bearing due to banks	22362.57	0.05	34471.20	0.08	22758.43	0.06	-35.13	-1.74
26	Non-interest- bearing individuals deposits	840449.34	1.93	747385.72	1.77	691461.84	1.76	12.45	21.55
27	Non-interest- bearing legal entities deposits	2678969.12	6.16	2666803.31	6.30	2264932.25	5.76	0.46	18.28
28	Total non-interest- bearing deposits	3541781.02	8.14	3448660.23	8.15	2979152.52	7.58	2.70	18.89
29	Interest- bearing due to banks	578510.64	1.33	756861.50	1.79	1475004.85	3.75	-23.56	-60.78



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1	2	3	4	5	6	7	8	9	10
30	Interest-bearing individuals deposits	18514359.23	42.57	17426871.65	41.20	15959987.01	40.60	6.24	16.00
31	Interest - bearing legal entities deposits	6946116.73	15.97	7086131.62	16.75	5918910.53	15.06	-1.98	17.35
32	Total interest-bearing deposits	26038986.60	59.87	25269864.76	59.74	23353902.39	59.41	3.04	11.50
33	Total deposits	29580767.62	68.01	28718524.99	67.89	26333054.91	66.99	3.00	12.33
34	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Overnight borrowings	625.35	0.00	0.00	0.00	56048.82	0.14	0.00	0.00
36	Other borrowings	5670394.36	13.04	5614804.46	13.27	5081683.95	12.93	0.99	11.58
37	Accrued interest payable	186408.46	0.43	184711.19	0.44	172437.14	0.44	0.92	8.10
38	Other liabilities	443900.30	1.02	343537.45	0.81	380878.57	0.97	29.21	16.55
39	Subordinate debts	114758.40	0.26	113033.60	0.27	162610.35	0.41	1.53	0.00
40	Provisions for contingent engagements losses	42691.36	0.10	38421.66	0.09	37996.16	0.10	11.11	12.36
41	Total liabilities	36039545.85	82.86	35013033.34	82.77	32224709.89	81.98	2.93	11.84
42	CAPITAL								
43	Common stock	2888148.07	6.64	2878146.57	6.80	2242684.24	5.71	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	6.61	2863226.39	6.77	2227536.82	5.67	0.35	28.99
47	Capital surplus	266187.23	0.61	266187.23	0.63	266187.23	0.68	0.00	0.00
48	Reserve capital	319515.45	0.73	319515.45	0.76	296954.20	0.76	0.00	7.60
49	Reserves on assets revaluation	281747.28	0.65	281601.47	0.67	297210.37	0.76	0.05	-5.20
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3714036.18	8.54	3559355.07	8.41	3996608.26	10.17	4.35	-7.07
52	Total equity	7454714.03	17.14	7289885.61	17.23	7084496.88	18.02	2.26	5.23
53	Total liabilities and equity	43494259.88	100.00	42302918.96	100.00	39309206.77	100.00	2.82	10.65
54	Tier I Capital	6917568.43	15.90	6758042.42	15.98	6576603.73	16.73	2.36	5.18
55	Total regulatory capital	7024813.79	16.15	6870708.75	16.24	6738846.81	17.14	2.24	4.24
56	Total risk weighted assets	23642335.73	54.36	22819352.82	53.94	20674435.77	52.59	3.61	14.36
57	Balance sheet assets and assets indexed to the exchange rate	18533767.88	42.61	18060086.15	42.69	16999291.67	43.25	2.62	9.03
58	Balance sheet liabilities and liabilities indexed to the exchange rate	18247539.30	41.95	17736244.64	41.93	16879555.29	42.94	2.88	8.10
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	-363534.09	-0.84	-928858.16	-2.20	-946434.60	-2.41	-60.86	-61.59
60	Total debit contingent accounts (quarterly)	2529813.88	5.82	2824401.89	6.68	1851934.82	4.71	-10.43	36.60
61	Total credit contingent accounts (quarterly)	3053456.62	7.02	3802817.65	8.99	2756532.07	7.01	-19.71	10.77
62	On-balance assets in foreign currency	17677620.12	40.64	17241040.73	40.76	16412476.33	41.75	2.53	7.71
63	On-balance liabilities in foreign currency	18247465.96	41.95	17736094.61	41.93	16879427.14	42.94	2.88	8.10