



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

No.	Description	31.05.11		31.12.10		31.05.10		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 31.05.2010 ((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	2447076.34	5.55	1994264.88	4.72	2148135.81	5.45	22.71	13.92
3	Due from banks	1810945.45	4.11	2508008.54	5.93	2691762.98	6.83	-27.79	-32.72
4	Less: Allowance for due from banks losses	13454.41	0.03	16723.67	0.04	16077.05	0.04	-19.55	-16.31
5	Due from banks, net	1797491.04	4.08	2491284.87	5.89	2675685.93	6.79	-27.85	-32.82
6	Due from NBM	3572780.11	8.10	2384582.82	5.64	2363999.22	6.00	49.83	51.13
7	Placements and overnight credits	806944.48	1.83	1664288.31	3.94	1238346.47	3.14	-51.51	-34.84
8	Less: Allowance for placements and overnight credits losses	166.32	0.00	399.79	0.00	0.00	0.00	-58.40	0.00
9	Placements and overnight credits, net	806778.16	1.83	1663888.52	3.94	1238346.47	3.14	-51.51	-34.85
10	Securities bought for sale	92164.47	0.21	135205.63	0.32	204188.04	0.52	-31.83	-54.86
11	Investment securities	6596486.55	14.96	6522721.94	15.43	6181689.74	15.70	1.13	6.71
12	Less: Allowance for investment securities losses	6874.86	0.02	6785.92	0.02	6615.55	0.02	1.31	3.92
13	Net securities	6681776.15	15.15	6651141.65	15.74	6379262.23	16.20	0.46	4.74
14	Loans and financial leasing (gross/total)	27065153.00	61.36	25497906.66	60.32	22844247.32	58.00	6.15	18.48
15	Allowance for loan losses	2102496.65	4.77	2179728.06	5.16	2343557.77	5.95	-3.54	-10.29
16	Loans and financial leasing, net	24962656.35	56.60	23318178.60	55.17	20500689.55	52.05	7.05	21.76
17	Fixed assets, net	1598038.38	3.62	1623196.83	3.84	1621176.42	4.12	-1.55	-1.43
18	Accrued interest receivable	405709.80	0.92	328841.04	0.78	453208.17	1.15	23.38	-10.48
19	Other real estate	672394.77	1.52	710209.54	1.68	606560.40	1.54	-5.32	10.85
20	Other assets	1330183.10	3.02	1275929.30	3.02	1434089.13	3.64	4.25	-7.25
21	Less: Allowance for other assets losses	169376.50	0.38	171965.87	0.41	35295.95	0.09	-1.51	379.88
22	Other assets, net	1160806.60	2.63	1103963.44	2.61	1398793.18	3.55	5.15	-17.01
23	Total Assets	44105507.72	100.00	42269552.18	100.00	39385857.36	100.00	4.34	11.98
24	LIABILITIES								
25	Non-interest- bearing due to banks	29249.64	0.07	34471.20	0.08	23001.80	0.06	-15.15	27.16
26	Non-interest- bearing individuals deposits	876199.67	1.99	747385.72	1.77	751472.91	1.91	17.24	16.60
27	Non-interest- bearing legal entities deposits	2547089.89	5.77	2666803.31	6.31	2165614.17	5.50	-4.49	17.62
28	Total non-interest- bearing deposits	3452539.20	7.83	3448660.23	8.16	2940088.87	7.46	0.11	17.43
29	Interest- bearing due to banks	614247.12	1.39	756861.50	1.79	1194670.96	3.03	-18.84	-48.58



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1	2	3	4	5	6	7	8	9	10
30	Interest-bearing individuals deposits	18962592.20	42.99	17426871.65	41.23	15833773.14	40.20	8.81	19.76
31	Interest - bearing legal entities deposits	7123290.23	16.15	7086131.62	16.76	6056433.04	15.38	0.52	17.62
32	Total interest-bearing deposits	26700129.55	60.54	25269864.76	59.78	23084877.14	58.61	5.66	15.66
33	Total deposits	30152668.75	68.36	28718524.99	67.94	26024966.01	66.08	4.99	15.86
34	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Overnight borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
36	Other borrowings	5565733.94	12.62	5614804.46	13.28	5298941.64	13.45	-0.87	5.03
37	Accrued interest payable	179781.34	0.41	184711.19	0.44	159176.62	0.40	-2.67	12.94
38	Other liabilities	607003.44	1.38	341166.44	0.81	646598.38	1.64	77.92	-6.12
39	Subordinate debts	113398.00	0.26	113033.60	0.27	157946.85	0.40	0.32	0.00
40	Provisions for contingent engagements losses	48743.51	0.11	38640.85	0.09	42069.87	0.11	26.15	15.86
41	Total liabilities	36667328.97	83.14	35010881.54	82.83	32329699.37	82.08	4.73	13.42
42	CAPITAL								
43	Common stock	3054148.87	6.92	2878146.57	6.81	2290763.14	5.82	6.12	33.32
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	0.03	15223.16	0.04	15223.16	0.04	0.00	0.00
46	Total stock in circulation	3039228.69	6.89	2863226.39	6.77	2275615.72	5.78	6.15	33.56
47	Capital surplus	266187.23	0.60	266187.23	0.63	266187.23	0.68	0.00	0.00
48	Reserve capital	344966.25	0.78	319515.45	0.76	319515.45	0.81	7.97	7.97
49	Reserves on assets revaluation	281656.65	0.64	281601.47	0.67	297210.37	0.75	0.02	-5.23
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3506139.92	7.95	3528140.10	8.35	3897629.23	9.90	-0.62	-10.04
52	Total equity	7438178.74	16.86	7258670.64	17.17	7056158.00	17.92	2.47	5.41
53	Total liabilities and equity	44105507.72	100.00	42269552.18	100.00	39385857.36	100.00	4.34	11.98
54	Tier I Capital	6906611.42	15.66	6726869.66	15.91	6538032.95	16.60	2.67	5.64
55	Total regulatory capital	7019642.15	15.92	6839535.99	16.18	6695612.52	17.00	2.63	4.84
56	Total risk weighted assets	23978261.23	54.37	22797334.87	53.93	21163940.23	53.73	5.18	13.30
57	Balance sheet assets and assets indexed to the exchange rate	18676373.34	42.34	18041721.07	42.68	16827398.57	42.72	3.52	10.99
58	Balance sheet liabilities and liabilities indexed to the exchange rate	18430061.97	41.79	17737252.50	41.96	16692365.56	42.38	3.91	10.41
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	-	-	-876952.06	-2.07	-	-	-	-
60	Total debit contingent accounts (quarterly)	-	-	2894176.94	6.85	-	-	-	-
61	Total credit contingent accounts (quarterly)	-	-	3824737.26	9.05	-	-	-	-
62	On-balance assets in foreign currency	17826381.95	40.42	17222675.66	40.74	16218244.12	41.18	3.51	9.92
63	On-balance liabilities in foreign currency	18429981.73	41.79	17737102.48	41.96	16692244.68	42.38	3.91	10.41