



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

| No. | Description   | 31.07.11      |             | 31.12.10      |             | 31.07.10      |             | Dynamics in comparison with 31.12.2010 ((3-5)/5*100) % | Dynamics in comparison with 31.07.2010 ((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  | 2,247,270.91  | 5.01        | 1,994,264.88  | 4.72        | 2,228,587.55  | 5.57        | 12.69  | 0.84   |
| 3   | Due from banks  | 1,883,058.99  | 4.20        | 2,508,008.54  | 5.93        | 2,404,271.42  | 6.01        | -24.92   | -21.68   |
| 4   | Less: Allowance for due from banks losses                   | 13,729.35     | 0.03        | 16,723.67     | 0.04        | 11,758.39     | 0.03        | -17.90   | 16.76  |
| 5   | Due from banks, net   | 1,869,329.64  | 4.17        | 2,491,284.87  | 5.89        | 2,392,513.03  | 5.98        | -24.97   | -21.87   |
| 6   | Due from NBM  | 3,510,182.99  | 7.83        | 2,384,582.82  | 5.64        | 2,252,677.15  | 5.63        | 47.20  | 55.82  |
| 7   | Placements and overnight credits                            | 696,829.56    | 1.55        | 1,664,288.31  | 3.94        | 1,159,029.69  | 2.90        | -58.13   | -39.88   |
| 8   | Less: Allowance for placements and overnight credits losses | 227.10        | 0.00        | 399.79        | 0.00        | 264.55        | 0.00        | -43.20   | -14.16   |
| 9   | Placements and overnight credits, net                       | 696,602.47    | 1.55        | 1,663,888.52  | 3.94        | 1,158,765.14  | 2.90        | -58.13   | -39.88   |
| 10  | Securities bought for sale                                  | 101,896.52    | 0.23        | 135,205.63    | 0.32        | 159,015.70    | 0.40        | -24.64   | -35.92   |
| 11  | Investment securities                                       | 6,658,432.64  | 14.86       | 6,522,721.94  | 15.43       | 6,379,265.26  | 15.94       | 2.08   | 4.38   |
| 12  | Less: Allowance for investment securities losses            | 7,483.28      | 0.02        | 6,785.92      | 0.02        | 6,647.63      | 0.02        | 10.28  | 12.57  |
| 13  | Net securities  | 6,752,845.88  | 15.07       | 6,651,141.65  | 15.74       | 6,531,633.32  | 16.32       | 1.53   | 3.39   |
| 14  | Loans and financial leasing (gross/total)                   | 27,652,155.61 | 61.71       | 25,497,906.66 | 60.32       | 23,782,126.07 | 59.42       | 8.45   | 16.27  |
| 15  | Allowance for loan losses                                   | 1,953,660.29  | 4.36        | 2,179,728.06  | 5.16        | 2,467,439.24  | 6.17        | -10.37   | -20.82   |
| 16  | Loans and financial leasing, net                            | 25,698,495.32 | 57.35       | 23,318,178.60 | 55.17       | 21,314,686.83 | 53.26       | 10.21  | 20.57  |
| 17  | Fixed assets, net   | 1,587,920.36  | 3.54        | 1,623,196.83  | 3.84        | 1,631,297.63  | 4.08        | -2.17  | -2.66  |
| 18  | Accrued interest receivable                                 | 400,301.80    | 0.89        | 328,841.04    | 0.78        | 453,613.60    | 1.13        | 21.73  | -11.75   |
| 19  | Other real estate   | 863,864.16    | 1.93        | 710,209.54    | 1.68        | 689,979.74    | 1.72        | 21.64  | 25.20  |
| 20  | Less Allowance for other real estate losses                 | 45,946.04     | 0.10        | -             | -           | -             | -           | -  | -  |
| 21  | Other real estate, net                                      | 817,918.12    | 1.83        | -             | -           | -             | -           | -  | -  |
| 22  | Other assets  | 1,398,595.78  | 3.12        | 1,275,929.30  | 3.02        | 1,400,107.37  | 3.50        | 9.61   | -0.11  |
| 23  | Less: Allowance for other assets losses                     | 166,761.22    | 0.37        | 171,965.87    | 0.41        | 30,796.62     | 0.08        | -3.03  | 441.49   |
| 24  | Other assets, net   | 1,231,834.56  | 2.75        | 1,103,963.44  | 2.61        | 1,369,310.75  | 3.42        | 11.58  | -10.04   |
| 25  | Total Assets  | 44,812,702.04 | 100.00      | 42,269,552.18 | 100.00      | 40,023,064.75 | 100.00      | 6.02   | 11.97  |
| 26  | LIABILITIES   |               |             |               |             |               |             |  |  |
| 27  | Non-interest- bearing due to banks                          | 28,096.69     | 0.06        | 34,471.20     | 0.08        | 32,918.54     | 0.08        | -18.49   | -14.65   |
| 28  | Non-interest- bearing individuals deposits                  | 902,446.73    | 2.01        | 747,385.72    | 1.77        | 813,877.92    | 2.03        | 20.75  | 10.88  |
| 29  | Non-interest- bearing legal entities deposits               | 2,594,479.71  | 5.79        | 2,666,803.31  | 6.31        | 2,343,460.29  | 5.86        | -2.71  | 10.71  |
| 30  | Total non-interest- bearing deposits                        | 3,525,023.13  | 7.87        | 3,448,660.23  | 8.16        | 3,190,256.76  | 7.97        | 2.21   | 10.49  |
| 31  | Interest- bearing due to banks                              | 672,814.47    | 1.50        | 756,861.50    | 1.79        | 1,102,547.90  | 2.75        | -11.10   | -38.98   |



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| 1   | 2  | 3             | 4           | 5             | 6           | 7             | 8           | 9  | 10   |
| 32  | Interest-bearing individuals deposits  | 19,329,180.02 | 43.13       | 17,426,871.65 | 41.23       | 16,135,163.73 | 40.31       | 10.92  | 19.80  |
| 33  | Interest - bearing legal entities deposits   | 7,244,147.70  | 16.17       | 7,086,131.62  | 16.76       | 6,016,321.51  | 15.03       | 2.23   | 20.41  |
| 34  | Total interest-bearing deposits  | 27,246,142.19 | 60.80       | 25,269,864.76 | 59.78       | 23,254,033.13 | 58.10       | 7.82   | 17.17  |
| 35  | Total deposits   | 30,771,165.31 | 68.67       | 28,718,524.99 | 67.94       | 26,444,289.89 | 66.07       | 7.15   | 16.36  |
| 36  | Securities sold REPO   | 0.00          | 0.00        | 0.00          | 0.00        | 0.00          | 0.00        | -  | -  |
| 37  | Overnight borrowings   | 0.00          | 0.00        | 0.00          | 0.00        | 0.00          | 0.00        | -  | -  |
| 38  | Other borrowings   | 5,600,038.44  | 12.50       | 5,614,804.46  | 13.28       | 5,531,453.69  | 13.82       | -0.26  | 1.24   |
| 39  | Accrued interest payable   | 182,906.54    | 0.41        | 184,711.19    | 0.44        | 167,039.05    | 0.42        | -0.98  | 9.50   |
| 40  | Other liabilities  | 526,241.66    | 1.17        | 341,166.44    | 0.81        | 476,623.81    | 1.19        | 54.25  | 10.41  |
| 41  | Subordinate debts  | 110,831.20    | 0.25        | 113,033.60    | 0.27        | 169,496.95    | 0.42        | -1.95  | -34.61   |
| 42  | Provisions for contingent engagements losses   | 44,846.83     | 0.10        | 38,640.85     | 0.09        | 41,063.96     | 0.10        | 16.06  | 9.21   |
| 43  | Total liabilities  | 37,236,029.98 | 83.09       | 35,010,881.54 | 82.83       | 32,829,967.34 | 82.03       | 6.36   | 13.42  |
| 44  | CAPITAL  |               |             |               |             |               |             |  |  |
| 45  | Common stock   | 3,054,148.87  | 6.82        | 2,878,146.57  | 6.81        | 2,290,763.14  | 5.72        | 6.12   | 33.32  |
| 46  | Preferred stock  | 302.98        | 0.00        | 302.98        | 0.00        | 75.75         | 0.00        | 0.00   | 300.00   |
| 47  | Less: Treasury stock   | 15,223.16     | 0.03        | 15,223.16     | 0.04        | 15,223.16     | 0.04        | 0.00   | 0.00   |
| 48  | Total stock in circulation   | 3,039,228.69  | 6.78        | 2,863,226.39  | 6.77        | 2,275,615.72  | 5.69        | 6.15   | 33.56  |
| 49  | Capital surplus  | 266,187.23    | 0.59        | 266,187.23    | 0.63        | 266,187.23    | 0.67        | 0.00   | 0.00   |
| 50  | Reserve capital  | 344,966.25    | 0.77        | 319,515.45    | 0.76        | 319,515.45    | 0.80        | 7.97   | 7.97   |
| 51  | Reserves on assets revaluation   | 277,045.29    | 0.62        | 281,601.47    | 0.67        | 297,210.37    | 0.74        | -1.62  | -6.78  |
| 52  | Other reserves   | 0.00          | 0.00        | 0.00          | 0.00        | 0.00          | 0.00        | -  | -  |
| 53  | Retained earnings  | 3,649,244.60  | 8.14        | 3,528,140.10  | 8.35        | 4,034,568.64  | 10.08       | 3.43   | -9.55  |
| 54  | Total equity   | 7,576,672.06  | 16.91       | 7,258,670.64  | 17.17       | 7,193,097.40  | 17.97       | 4.38   | 5.33   |
| 55  | Total liabilities and equity   | 44,812,702.04 | 100.00      | 42,269,552.18 | 100.00      | 40,023,064.75 | 100.00      | 6.02   | 11.97  |
| 56  | Tier I Capital   | 7,040,973.44  | 15.71       | 6,726,869.66  | 15.91       | 6,667,987.46  | 16.66       | 4.67   | 5.59   |
| 57  | Total regulatory capital   | 7,151,437.37  | 15.96       | 6,839,535.99  | 16.18       | 6,837,117.14  | 17.08       | 4.56   | 4.60   |
| 58  | Total risk weighted assets   | 24,743,517.38 | 55.22       | 22,797,334.87 | 53.93       | 21,926,327.79 | 54.78       | 8.54   | 12.85  |
| 59  | Balance sheet assets and assets indexed to the exchange rate   | 19,003,972.22 | 42.41       | 18,041,721.07 | 42.68       | 17,181,868.22 | 42.93       | 5.33   | 10.60  |
| 60  | Balance sheet liabilities and liabilities indexed to the exchange rate   | 18,735,025.10 | 41.81       | 17,737,252.50 | 41.96       | 16,907,287.05 | 42.24       | 5.63   | 10.81  |
| 61  | Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly) | 0.00          | 0.00        | -876,952.06   | -2.07       | 0.00          | 0.00        | -  | -  |
| 62  | Total debit contingent accounts (quarterly)  | 0.00          | 0.00        | 2,894,176.94  | 6.85        | 0.00          | 0.00        | -  | -  |
| 63  | Total credit contingent accounts (quarterly)   | 0.00          | 0.00        | 3,824,737.26  | 9.05        | 0.00          | 0.00        | -  | -  |
| 64  | On-balance assets in foreign currency  | 18,121,442.10 | 40.44       | 17,222,675.66 | 40.74       | 16,436,239.56 | 41.07       | 5.22   | 10.25  |
| 65  | On-balance liabilities in foreign currency   | 18,734,952.45 | 41.81       | 17,737,102.48 | 41.96       | 16,907,149.74 | 42.24       | 5.63   | 10.81  |