



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

No.	Description	31.08.11		31.12.10		31.08.10		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2010 ((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	2,481,388.71	5.44	1,994,264.88	4.72	2,200,667.68	5.49	24.43	12.76
3	Due from banks	1,895,511.19	4.15	2,508,008.54	5.93	2,522,605.94	6.29	-24.42	-24.86
4	Less: Allowance for due from banks losses	13,372.32	0.03	16,723.67	0.04	16,414.21	0.04	-20.04	-18.53
5	Due from banks, net	1,882,138.87	4.13	2,491,284.87	5.89	2,506,191.73	6.25	-24.45	-24.90
6	Due from NBM	4,016,986.25	8.80	2,384,582.82	5.64	2,547,648.81	6.35	68.46	57.67
7	Placements and overnight credits	641,992.32	1.41	1,664,288.31	3.94	929,338.60	2.32	-61.43	-30.92
8	Less: Allowance for placements and overnight credits losses	117.90	0.00	399.79	0.00	98.73	0.00	-70.51	19.42
9	Placements and overnight credits, net	641,874.42	1.41	1,663,888.52	3.94	929,239.88	2.32	-61.42	-30.92
10	Securities bought for sale	107,100.41	0.23	135,205.63	0.32	203,430.61	0.51	-20.79	-47.35
11	Investment securities	6,309,981.08	13.83	6,522,721.94	15.43	6,032,938.83	15.04	-3.26	4.59
12	Less: Allowance for investment securities losses	7,515.80	0.02	6,785.92	0.02	6,647.60	0.02	10.76	13.06
13	Net securities	6,409,565.70	14.05	6,651,141.65	15.74	6,229,721.84	15.53	-3.63	2.89
14	Loans and financial leasing (gross/total)	28,163,761.08	61.73	25,497,906.66	60.32	24,090,129.36	60.06	10.46	16.91
15	Allowance for loan losses	1,999,814.82	4.38	2,179,728.06	5.16	2,483,636.76	6.19	-8.25	-19.48
16	Loans and financial leasing, net	26,163,946.25	57.35	23,318,178.60	55.17	21,606,492.60	53.87	12.20	21.09
17	Fixed assets, net	1,581,966.81	3.47	1,623,196.83	3.84	1,623,561.06	4.05	-2.54	-2.56
18	Accrued interest receivable	409,807.29	0.90	328,841.04	0.78	470,243.94	1.17	24.62	-12.85
19	Other real estate	758,885.06	1.66	710,209.54	1.68	647,461.06	1.61	6.85	17.21
20	Less Allowance for other real estate losses	22,812.18	0.05	-	-	-	-	-	-
21	Other real estate, net	736,072.88	1.61	-	-	-	-	-	-
22	Other assets	1,464,689.20	3.21	1,275,929.30	3.02	1,403,974.10	3.50	14.79	4.32
23	Less: Allowance for other assets losses	165,053.82	0.36	171,965.87	0.41	58,115.61	0.14	-4.02	184.01
24	Other assets, net	1,299,635.38	2.85	1,103,963.44	2.61	1,345,858.49	3.36	17.72	-3.43
25	Total Assets	45,623,382.56	100.00	42,269,552.18	100.00	40,107,087.08	100.00	7.93	13.75
26	LIABILITIES								
27	Non-interest- bearing due to banks	42,261.05	0.09	34,471.20	0.08	27,226.58	0.07	22.60	55.22
28	Non-interest- bearing individuals deposits	966,720.54	2.12	747,385.72	1.77	829,186.89	2.07	29.35	16.59
29	Non-interest- bearing legal entities deposits	2,678,485.46	5.87	2,666,803.31	6.31	2,339,954.00	5.83	0.44	14.47
30	Total non-interest- bearing deposits	3,687,467.04	8.08	3,448,660.23	8.16	3,196,367.47	7.97	6.92	15.36
31	Interest- bearing due to banks	679,099.83	1.49	756,861.50	1.79	1,078,606.30	2.69	-10.27	-37.04



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

No.	Description	31.08.11		31.12.10		31.08.10		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2010 ((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
32	Interest-bearing individuals deposits	19,452,492.14	42.64	17,426,871.65	41.23	15,899,565.57	39.64	11.62	22.35
33	Interest - bearing legal entities deposits	7,411,737.69	16.25	7,086,131.62	16.76	6,257,704.97	15.60	4.59	18.44
34	Total interest-bearing deposits	27,543,329.66	60.37	25,269,864.76	59.78	23,235,876.84	57.93	9.00	18.54
35	Total deposits	31,230,796.70	68.45	28,718,524.99	67.94	26,432,244.31	65.90	8.75	18.15
36	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	-	-
37	Overnight borrowings	22,671.80	0.05	0.00	0.00	0.00	0.00	-	-
38	Other borrowings	5,733,522.29	12.57	5,614,804.46	13.28	5,449,221.88	13.59	2.11	5.22
39	Accrued interest payable	190,756.50	0.42	184,711.19	0.44	174,478.11	0.44	3.27	9.33
40	Other liabilities	570,136.94	1.25	341,166.44	0.81	584,835.19	1.46	67.11	-2.51
41	Subordinate debts	110,839.60	0.24	113,033.60	0.27	164,510.35	0.41	-1.94	-32.62
42	Provisions for contingent engagements losses	47,226.43	0.10	38,640.85	0.09	41,189.73	0.10	22.22	14.66
43	Total liabilities	37,905,950.26	83.08	35,010,881.54	82.83	32,846,479.57	81.90	8.27	15.40
44	CAPITAL								
45	Common stock	3,110,375.07	6.82	2,878,146.57	6.81	2,290,763.14	5.71	8.07	35.78
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	3,095,454.89	6.78	2,863,226.39	6.77	2,275,615.72	5.67	8.11	36.03
49	Capital surplus	266,187.23	0.58	266,187.23	0.63	266,187.23	0.66	0.00	0.00
50	Reserve capital	344,966.25	0.76	319,515.45	0.76	319,515.45	0.80	7.97	7.97
51	Reserves on assets revaluation	277,045.29	0.61	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	3,733,778.64	8.18	3,528,140.10	8.35	4,102,078.74	10.23	5.83	-8.98
54	Total equity	7,717,432.30	16.92	7,258,670.64	17.17	7,260,607.51	18.10	6.32	6.29
55	Total liabilities and equity	45,623,382.56	100.00	42,269,552.18	100.00	40,107,087.08	100.00	7.93	13.75
56	Tier I Capital	7,178,737.90	15.73	6,726,869.66	15.91	6,733,762.47	16.79	6.72	6.61
57	Total regulatory capital	7,289,210.22	15.98	6,839,535.99	16.18	6,897,905.54	17.20	6.57	5.67
58	Total risk weighted assets	25,106,970.29	55.03	22,797,334.87	53.93	22,008,912.98	54.88	10.13	14.08
59	Balance sheet assets and assets indexed to the exchange rate	19,623,653.97	43.01	18,041,721.07	42.68	16,977,150.54	42.33	8.77	15.59
60	Balance sheet liabilities and liabilities indexed to the exchange rate	19,139,903.24	41.95	17,737,252.50	41.96	16,729,977.65	41.71	7.91	14.40
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	18,600,356.67	40.77	17,222,675.66	40.74	16,227,451.10	40.46	8.00	14.62
65	On-balance liabilities in foreign currency	19,139,830.27	41.95	17,737,102.48	41.96	16,729,821.25	41.71	7.91	14.41