



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

No.	Description	30.09.11		31.12.10		30.09.10		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2010 ((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	2,482,329.64	5.36	1,994,264.88	4.72	2,197,312.76	5.38	24.47	12.97
3	Due from banks	2,038,248.33	4.40	2,508,008.54	5.93	2,279,160.67	5.58	-18.73	-10.57
4	Less: Allowance for due from banks losses	11,751.97	0.03	16,723.67	0.04	13,945.61	0.03	-29.73	-15.73
5	Due from banks, net	2,026,496.36	4.37	2,491,284.87	5.89	2,265,215.06	5.54	-18.66	-10.54
6	Due from NBM	4,385,729.88	9.47	2,384,582.82	5.64	2,027,887.92	4.96	83.92	116.27
7	Placements and overnight credits	491,594.82	1.06	1,664,288.31	3.94	1,327,374.96	3.25	-70.46	-62.96
8	Less: Allowance for placements and overnight credits losses	100.00	0.00	399.79	0.00	296.63	0.00	-74.99	-66.29
9	Placements and overnight credits, net	491,494.82	1.06	1,663,888.52	3.94	1,327,078.33	3.25	-70.46	-62.96
10	Securities bought for sale	106,883.50	0.23	135,205.63	0.32	200,622.21	0.49	-20.95	-46.72
11	Investment securities	5,718,304.40	12.34	6,522,721.94	15.43	6,750,174.06	16.52	-12.33	-15.29
12	Less: Allowance for investment securities losses	7,518.30	0.02	6,785.92	0.02	6,647.60	0.02	10.79	13.10
13	Net securities	5,817,669.60	12.56	6,651,141.65	15.74	6,944,148.67	16.99	-12.53	-16.22
14	Loans and financial leasing (gross/total)	28,990,170.32	62.58	25,497,906.66	60.32	24,374,151.66	59.65	13.70	18.94
15	Allowance for loan losses	1,870,205.93	4.04	2,179,728.06	5.16	2,295,220.20	5.62	-14.20	-18.52
16	Loans and financial leasing, net	27,119,964.40	58.55	23,318,178.60	55.17	22,078,931.46	54.03	16.30	22.83
17	Fixed assets, net	1,586,696.80	3.43	1,623,196.83	3.84	1,607,451.20	3.93	-2.25	-1.29
18	Accrued interest receivable	375,532.82	0.81	328,841.04	0.78	446,494.74	1.09	14.20	-15.89
19	Other real estate	757,677.11	1.64	710,209.54	1.68	695,924.23	1.70	6.68	8.87
20	Less Allowance for other real estate losses	22,815.78	0.05	-	-	-	-	-	-
21	Other real estate, net	734,861.33	1.59	-	-	-	-	-	-
22	Other assets	1,465,972.15	3.16	1,275,929.30	3.02	1,345,654.28	3.29	14.89	8.94
23	Less: Allowance for other assets losses	163,762.82	0.35	171,965.87	0.41	70,810.80	0.17	-4.77	131.27
24	Other assets, net	1,302,209.32	2.81	1,103,963.44	2.61	1,274,843.48	3.12	17.96	2.15
25	Total Assets	46,322,984.98	100.00	42,269,552.18	100.00	40,865,287.84	100.00	9.59	13.36
26	LIABILITIES								
27	Non-interest- bearing due to banks	30,303.38	0.07	34,471.20	0.08	20,170.46	0.05	-12.09	50.24
28	Non-interest- bearing individuals deposits	933,244.42	2.01	747,385.72	1.77	776,283.72	1.90	24.87	20.22
29	Non-interest- bearing legal entities deposits	2,854,430.40	6.16	2,666,803.31	6.31	2,448,581.04	5.99	7.04	16.57
30	Total non-interest- bearing deposits	3,817,978.20	8.24	3,448,660.23	8.16	3,245,035.21	7.94	10.71	17.66
31	Interest- bearing due to banks	770,575.78	1.66	756,861.50	1.79	874,834.28	2.14	1.81	-11.92



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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
32	Interest-bearing individuals deposits	19,513,864.79	42.13	17,426,871.65	41.23	16,450,947.68	40.26	11.98	18.62
33	Interest - bearing legal entities deposits	7,593,465.82	16.39	7,086,131.62	16.76	6,754,170.54	16.53	7.16	12.43
34	Total interest-bearing deposits	27,877,906.38	60.18	25,269,864.76	59.78	24,079,952.50	58.93	10.32	15.77
35	Total deposits	31,695,884.58	68.42	28,718,524.99	67.94	27,324,987.71	66.87	10.37	16.00
36	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	-	-
37	Overnight borrowings	2,000.00	0.00	0.00	0.00	0.00	0.00	-	-
38	Other borrowings	5,957,758.04	12.86	5,614,804.46	13.28	5,380,137.11	13.17	6.11	10.74
39	Accrued interest payable	196,082.12	0.42	184,711.19	0.44	171,472.68	0.42	6.16	14.35
40	Other liabilities	505,633.80	1.09	341,166.44	0.81	450,270.64	1.10	48.21	12.30
41	Subordinate debts	112,567.20	0.24	113,033.60	0.27	113,432.40	0.28	-0.41	-0.76
42	Provisions for contingent engagements losses	46,792.28	0.10	38,640.85	0.09	42,872.77	0.10	21.10	9.14
43	Total liabilities	38,516,718.02	83.15	35,010,881.54	82.83	33,483,173.31	81.94	10.01	15.03
44	CAPITAL								
45	Common stock	3,110,375.07	6.71	2,878,146.57	6.81	2,638,664.51	6.46	8.07	17.88
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	6.68	2,863,226.39	6.77	2,623,517.09	6.42	8.11	17.99
49	Capital surplus	266,187.23	0.57	266,187.23	0.63	266,187.23	0.65	0.00	0.00
50	Reserve capital	344,966.25	0.74	319,515.45	0.76	319,515.45	0.78	7.97	7.97
51	Reserves on assets revaluation	277,045.29	0.60	281,601.47	0.67	275,592.03	0.67	-1.62	0.53
52	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	-	-
53	Retained earnings	3,822,613.29	8.25	3,528,140.10	8.35	3,897,302.73	9.54	8.35	-1.92
54	Total equity	7,806,266.95	16.85	7,258,670.64	17.17	7,382,114.53	18.06	7.54	5.75
55	Total liabilities and equity	46,322,984.98	100.00	42,269,552.18	100.00	40,865,287.84	100.00	9.59	13.36
56	Tier I Capital	7,268,766.03	15.69	6,726,869.66	15.91	6,882,564.84	16.84	8.06	5.61
57	Total regulatory capital	7,380,965.96	15.93	6,839,535.99	16.18	6,995,629.97	17.12	7.92	5.51
58	Total risk weighted assets	25,885,718.60	55.88	22,797,334.87	53.93	22,429,101.81	54.89	13.55	15.41
59	Balance sheet assets and assets indexed to the exchange rate	19,971,816.77	43.11	18,041,721.07	42.68	17,277,602.92	42.28	10.70	15.59
60	Balance sheet liabilities and liabilities indexed to the exchange rate	19,561,658.11	42.23	17,737,252.50	41.96	16,852,393.78	41.24	10.29	16.08
61	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	951,023.99	2.05	-876,952.06	-2.07	-1,248,292.01	-3.05	-208.45	-176.19
62	Total debit contingent accounts (quarterly)	2,091,174.45	4.51	2,894,176.94	6.85	2,304,298.90	5.64	-27.75	-9.25
63	Total credit contingent accounts (quarterly)	3,782,583.46	8.17	3,824,737.26	9.05	2,951,626.62	7.22	-1.10	28.15
64	On-balance assets in foreign currency	18,935,793.20	40.88	17,222,675.66	40.74	16,478,534.51	40.32	9.95	14.91
65	On-balance liabilities in foreign currency	19,561,581.15	42.23	17,737,102.48	41.96	16,852,206.48	41.24	10.29	16.08