



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

No.	Description	31.10.11		31.12.10		31.10.10		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 31.10.2010 ((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	2,657,415.70	5.67	1,994,264.88	4.72	2,045,383.96	4.98	33.25	29.92
3	Due from banks	2,223,797.85	4.75	2,508,008.54	5.93	2,317,323.06	5.64	-11.33	-4.04
4	Less: Allowance for due from banks losses	13,505.58	0.03	16,723.67	0.04	13,933.53	0.03	-19.24	-3.07
5	Due from banks, net	2,210,292.27	4.72	2,491,284.87	5.89	2,303,389.53	5.60	-11.28	-4.04
6	Due from NBM	4,326,618.98	9.24	2,384,582.82	5.64	2,410,452.60	5.86	81.44	79.49
7	Placements and overnight credits	526,830.00	1.12	1,664,288.31	3.94	1,229,626.35	2.99	-68.35	-57.16
8	Less: Allowance for placements and overnight credits losses	226.91	0.00	399.79	0.00	0.00	0.00	-43.24	-
9	Placements and overnight credits, net	526,603.09	1.12	1,663,888.52	3.94	1,229,626.35	2.99	-68.35	-57.17
10	Securities bought for sale	149,080.77	0.32	135,205.63	0.32	202,682.81	0.49	10.26	-26.45
11	Investment securities	6,162,463.83	13.16	6,522,721.94	15.43	6,247,761.60	15.20	-5.52	-1.37
12	Less: Allowance for investment securities losses	7,516.31	0.02	6,785.92	0.02	6,781.74	0.02	10.76	10.83
13	Net securities	6,304,028.29	13.46	6,651,141.65	15.74	6,443,662.66	15.68	-5.22	-2.17
14	Loans and financial leasing (gross/total)	29,186,808.00	62.31	25,497,906.66	60.32	24,880,921.31	60.53	14.47	17.31
15	Allowance for loan losses	2,035,097.57	4.34	2,179,728.06	5.16	2,264,148.08	5.51	-6.64	-10.12
16	Loans and financial leasing, net	27,151,710.43	57.97	23,318,178.60	55.17	22,616,773.24	55.02	16.44	20.05
17	Fixed assets, net	1,581,207.37	3.38	1,623,196.83	3.84	1,609,727.13	3.92	-2.59	-1.77
18	Accrued interest receivable	400,953.26	0.86	328,841.04	0.78	419,010.00	1.02	21.93	-4.31
19	Other real estate	690,650.25	1.47	710,209.54	1.68	685,211.02	1.67	-2.75	0.79
20	Less Allowance for other real estate losses	22,816.39	0.05	-	-	-	-	-	-
21	Other real estate, net	667,833.85	1.43	-	-	-	-	-	-
22	Other assets	1,032,142.15	2.20	1,275,929.30	3.02	1,415,128.83	3.44	-19.11	-27.06
23	Less: Allowance for other assets losses	20,816.18	0.04	171,965.87	0.41	70,967.47	0.17	-87.90	-70.67
24	Other assets, net	1,011,325.97	2.16	1,103,963.44	2.61	1,344,161.36	3.27	-8.39	-24.76
25	Total Assets	46,837,989.21	100.00	42,269,552.18	100.00	41,107,397.84	100.00	10.81	13.94
26	LIABILITIES								
27	Non-interest- bearing due to banks	34,032.22	0.07	34,471.20	0.08	22,805.49	0.06	-1.27	49.23
28	Non-interest- bearing individuals deposits	905,936.70	1.93	747,385.72	1.77	791,537.66	1.93	21.21	14.45
29	Non-interest- bearing legal entities deposits	2,892,359.34	6.18	2,666,803.31	6.31	2,439,306.28	5.93	8.46	18.57
30	Total non-interest- bearing deposits	3,832,328.26	8.18	3,448,660.23	8.16	3,253,649.43	7.91	11.13	17.79
31	Interest- bearing due to banks	829,296.73	1.77	756,861.50	1.79	816,552.91	1.99	9.57	1.56



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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	19,713,386.22	42.09	17,426,871.65	41.23	16,669,600.29	40.55	13.12	18.26
33	Interest - bearing legal entities deposits	7,502,417.66	16.02	7,086,131.62	16.76	6,695,574.61	16.29	5.87	12.05
34	Total interest-bearing deposits	28,045,100.61	59.88	25,269,864.76	59.78	24,181,727.81	58.83	10.98	15.98
35	Total deposits	31,877,428.88	68.06	28,718,524.99	67.94	27,435,377.24	66.74	11.00	16.19
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	2,454.08	0.01	-	-
38	Other borrowings	6,116,289.38	13.06	5,614,804.46	13.28	5,367,880.07	13.06	8.93	13.94
39	Accrued interest payable	190,318.15	0.41	184,711.19	0.44	170,136.80	0.41	3.04	11.86
40	Other liabilities	548,604.49	1.17	341,166.44	0.81	491,988.25	1.20	60.80	11.51
41	Subordinate debts	112,104.40	0.24	113,033.60	0.27	112,692.40	0.27	-0.82	-0.52
42	Provisions for contingent engagements losses	48,345.48	0.10	38,640.85	0.09	44,873.87	0.11	25.11	7.74
43	Total liabilities	38,893,090.78	83.04	35,010,881.54	82.83	33,625,402.69	81.80	11.09	15.67
44	CAPITAL								
45	Common stock	3,110,375.07	6.64	2,878,146.57	6.81	2,638,664.51	6.42	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	6.61	2,863,226.39	6.77	2,623,517.09	6.38	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	276,805.74	0.59	281,601.47	0.67	282,863.19	0.69	-1.70	-2.14
52	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	-	-
53	Retained earnings	3,961,484.32	8.46	3,528,140.10	8.35	3,989,912.19	9.71	12.28	-0.71
54	Total equity	7,944,898.43	16.96	7,258,670.64	17.17	7,481,995.15	18.20	9.45	6.19
55	Total liabilities and equity	46,837,989.21	100.00	42,269,552.18	100.00	41,107,397.84	100.00	10.81	13.94
56	Tier I Capital	7,409,090.17	15.82	6,726,869.66	15.91	6,975,802.30	16.97	10.14	6.21
57	Total regulatory capital	7,520,827.29	16.06	6,839,535.99	16.18	7,088,127.43	17.24	9.96	6.10
58	Total risk weighted assets	25,591,034.07	54.64	22,797,334.87	53.93	22,876,301.11	55.65	12.25	11.87
59	Balance sheet assets and assets indexed to the exchange rate	20,402,676.87	43.56	18,041,721.07	42.68	17,498,174.96	42.57	13.09	16.60
60	Balance sheet liabilities and liabilities indexed to the exchange rate	19,872,497.05	42.43	17,737,252.50	41.96	16,903,079.65	41.12	12.04	17.57
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	19,286,699.06	41.18	17,222,675.66	40.74	16,643,916.30	40.49	11.98	15.88
65	On-balance liabilities in foreign currency	19,872,414.43	42.43	17,737,102.48	41.96	16,902,871.99	41.12	12.04	17.57