



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

No.	Description	30.11.11		31.12.10		30.11.10		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 30.11.2010 ((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	2,616,327.98	5.61	1,994,264.88	4.72	2,439,600.77	5.87	31.19	7.24
3	Due from banks	1,986,169.88	4.26	2,508,008.54	5.93	2,302,029.19	5.54	-20.81	-13.72
4	Less: Allowance for due from banks losses	12,210.38	0.03	16,723.67	0.04	15,537.30	0.04	-26.99	-21.41
5	Due from banks, net	1,973,959.50	4.23	2,491,284.87	5.89	2,286,491.89	5.50	-20.77	-13.67
6	Due from NBM	4,316,652.09	9.26	2,384,582.82	5.64	2,401,189.13	5.77	81.02	79.77
7	Placements and overnight credits	629,290.42	1.35	1,664,288.31	3.94	833,230.66	2.00	-62.19	-24.48
8	Less: Allowance for placements and overnight credits losses	0.00	0.00	399.79	0.00	193.45	0.00	-100.00	-
9	Placements and overnight credits, net	629,290.42	1.35	1,663,888.52	3.94	833,037.21	2.00	-62.18	-24.46
10	Securities bought for sale	194,523.70	0.42	135,205.63	0.32	173,466.09	0.42	43.87	12.14
11	Investment securities	6,294,852.23	13.50	6,522,721.94	15.43	6,469,525.43	15.56	-3.49	-2.70
12	Less: Allowance for investment securities losses	57,501.36	0.12	6,785.92	0.02	6,781.68	0.02	747.36	747.89
13	Net securities	6,431,874.57	13.79	6,651,141.65	15.74	6,636,209.85	15.96	-3.30	-3.08
14	Loans and financial leasing (gross/total)	29,188,021.41	62.58	25,497,906.66	60.32	25,345,456.62	60.95	14.47	15.16
15	Allowance for loan losses	2,194,071.52	4.70	2,179,728.06	5.16	2,328,983.31	5.60	0.66	-5.79
16	Loans and financial leasing, net	26,993,949.88	57.88	23,318,178.60	55.17	23,016,473.31	55.35	15.76	17.28
17	Fixed assets, net	1,607,787.60	3.45	1,623,196.83	3.84	1,610,592.21	3.87	-0.95	-0.17
18	Accrued interest receivable	410,163.90	0.88	328,841.04	0.78	398,992.49	0.96	24.73	2.80
19	Other real estate	685,735.52	1.47	710,209.54	1.68	698,630.81	1.68	-3.45	-1.85
20	Less Allowance for other real estate losses	23,390.39	0.05	-	-	-	-	-	-
21	Other real estate, net	662,345.13	1.42	-	-	-	-	-	-
22	Other assets	1,016,223.70	2.18	1,275,929.30	3.02	1,313,374.52	3.16	-20.35	-22.62
23	Less: Allowance for other assets losses	19,388.32	0.04	171,965.87	0.41	48,565.40	0.12	-88.73	-60.08
24	Other assets, net	996,835.38	2.14	1,103,963.44	2.61	1,264,809.13	3.04	-9.70	-21.19
25	Total Assets	46,639,186.44	100.00	42,269,552.18	100.00	41,586,026.78	100.00	10.34	12.15
26	LIABILITIES								
27	Non-interest- bearing due to banks	31,171.91	0.07	34,471.20	0.08	27,338.38	0.07	-9.57	14.02
28	Non-interest- bearing individuals deposits	1,070,649.74	2.30	747,385.72	1.77	745,828.29	1.79	43.25	43.55
29	Non-interest- bearing legal entities deposits	2,906,516.03	6.23	2,666,803.31	6.31	2,607,728.95	6.27	8.99	11.46
30	Total non-interest- bearing deposits	4,008,337.68	8.59	3,448,660.23	8.16	3,380,895.62	8.13	16.23	18.56
31	Interest- bearing due to banks	761,865.65	1.63	756,861.50	1.79	787,484.71	1.89	0.66	-3.25



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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	19,615,001.13	42.06	17,426,871.65	41.23	16,842,293.64	40.50	12.56	16.46
33	Interest - bearing legal entities deposits	7,396,024.99	15.86	7,086,131.62	16.76	6,807,084.36	16.37	4.37	8.65
34	Total interest-bearing deposits	27,772,891.77	59.55	25,269,864.76	59.78	24,436,862.71	58.76	9.91	13.65
35	Total deposits	31,781,229.45	68.14	28,718,524.99	67.94	27,817,758.33	66.89	10.66	14.25
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	6,074,062.19	13.02	5,614,804.46	13.28	5,430,938.15	13.06	8.18	11.84
39	Accrued interest payable	191,981.52	0.41	184,711.19	0.44	172,474.36	0.41	3.94	11.31
40	Other liabilities	525,130.28	1.13	341,166.44	0.81	521,315.43	1.25	53.92	0.73
41	Subordinate debts	47,512.40	0.10	113,033.60	0.27	112,332.00	0.27	-57.97	-57.70
42	Provisions for contingent engagements losses	45,993.90	0.10	38,640.85	0.09	41,847.32	0.10	19.03	9.91
43	Total liabilities	38,665,909.75	82.90	35,010,881.54	82.83	34,096,665.60	81.99	10.44	13.40
44	CAPITAL								
45	Common stock	3,504,848.87	7.51	2,878,146.57	6.81	2,658,671.21	6.39	21.77	31.83
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	3,489,928.69	7.48	2,863,226.39	6.77	2,643,523.79	6.36	21.89	32.02
49	Capital surplus	266,187.23	0.57	266,187.23	0.63	266,187.23	0.64	0.00	0.00
50	Reserve capital	344,966.25	0.74	319,515.45	0.76	319,515.45	0.77	7.97	7.97
51	Reserves on assets revaluation	276,621.95	0.59	281,601.47	0.67	282,863.19	0.68	-1.77	-2.21
52	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	-	-
53	Retained earnings	3,595,572.57	7.71	3,528,140.10	8.35	3,977,271.52	9.56	1.91	-9.60
54	Total equity	7,973,276.69	17.10	7,258,670.64	17.17	7,489,361.18	18.01	9.84	6.46
55	Total liabilities and equity	46,639,186.44	100.00	42,269,552.18	100.00	41,586,026.78	100.00	10.34	12.15
56	Tier I Capital	7,438,016.64	15.95	6,726,869.66	15.91	6,968,335.32	16.76	10.57	6.74
57	Total regulatory capital	7,485,161.77	16.05	6,839,535.99	16.18	7,080,300.05	17.03	9.44	5.72
58	Total risk weighted assets	24,822,615.98	53.22	22,797,334.87	53.93	22,984,809.30	55.27	8.88	8.00
59	Balance sheet assets and assets indexed to the exchange rate	20,018,369.16	42.92	18,041,721.07	42.68	17,450,264.84	41.96	10.96	14.72
60	Balance sheet liabilities and liabilities indexed to the exchange rate	19,491,730.21	41.79	17,737,252.50	41.96	17,078,450.71	41.07	9.89	14.13
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	18,912,325.61	40.55	17,222,675.66	40.74	16,601,391.08	39.92	9.81	13.92
65	On-balance liabilities in foreign currency	19,491,652.29	41.79	17,737,102.48	41.96	17,078,304.23	41.07	9.89	14.13