



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

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No.	Description	31.12.11		31.12.10		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %
		15 Bank(s)	% of Assets	15 Bank(s)	% of Assets	
1	2	3	4	5	6	7
1	ASSETS					
2	Cash	1,990,930.95	4.17	1,994,264.88	4.72	-0.17
3	Due from banks	2,199,941.21	4.61	2,508,008.54	5.93	-12.28
4	Less: Allowance for due from banks losses	13,944.80	0.03	16,723.67	0.04	-16.62
5	Due from banks, net	2,185,996.41	4.58	2,491,284.87	5.89	-12.25
6	Due from NBM	4,390,342.21	9.20	2,384,582.82	5.64	84.11
7	Placements and overnight credits	1,256,277.59	2.63	1,664,288.31	3.94	-24.52
8	Less: Allowance for placements and overnight credits losses	0.00	0.00	399.79	0.00	-100.00
9	Placements and overnight credits, net	1,256,277.59	2.63	1,663,888.52	3.94	-24.50
10	Securities bought for sale	245,733.50	0.52	135,205.63	0.32	81.75
11	Investment securities	6,226,165.84	13.05	6,522,721.94	15.43	-4.55
12	Less: Allowance for investment securities losses	54,959.55	0.12	6,785.92	0.02	709.91
13	Net securities	6,416,939.78	13.45	6,651,141.65	15.74	-3.52
14	Loans and financial leasing (gross/total)	29,813,492.96	62.49	25,497,906.66	60.32	16.93
15	Allowance for loan losses	2,065,905.73	4.33	2,179,728.06	5.16	-5.22
16	Loans and financial leasing, net	27,747,587.24	58.16	23,318,178.60	55.17	19.00
17	Fixed assets, net	1,613,623.51	3.38	1,623,196.83	3.84	-0.59
18	Accrued interest receivable	379,537.03	0.80	328,841.04	0.78	15.42
19	Other real estate	639,244.04	1.34	710,209.54	1.68	-9.99
20	Less Allowance for other real estate losses	24,644.90	0.05	-	-	-
21	Other real estate, net	614,599.14	1.29	-	-	-
22	Other assets	1,140,128.38	2.39	1,275,929.30	3.02	-10.64
23	Less: Allowance for other assets losses	28,090.47	0.06	171,965.87	0.41	-83.67
24	Other assets, net	1,112,037.91	2.33	1,103,963.44	2.61	0.73
25	Total Assets	47,707,871.76	100.00	42,269,552.18	100.00	12.87
26	LIABILITIES					
27	Non-interest- bearing due to banks	27,929.25	0.06	34,471.20	0.08	-18.98
28	Non-interest- bearing individuals deposits	1,079,855.88	2.26	747,385.72	1.77	44.48
29	Non-interest- bearing legal entities deposits	3,076,849.92	6.45	2,666,803.31	6.31	15.38
30	Total non-interest- bearing deposits	4,184,635.05	8.77	3,448,660.23	8.16	21.34
31	Interest- bearing due to banks	1,416,742.79	2.97	756,861.50	1.79	87.19



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1	2	3	4	5	6	7
32	Interest-bearing individuals deposits	19,595,582.24	41.07	17,426,871.65	41.23	12.44
33	Interest - bearing legal entities deposits	7,435,137.09	15.58	7,086,131.62	16.76	4.93
34	Total interest-bearing deposits	28,447,462.12	59.63	25,269,864.76	59.78	12.57
35	Total deposits	32,632,097.17	68.40	28,718,524.99	67.94	13.63
36	Securities sold REPO	0.00	0.00	0.00	0.00	-
37	Overnight borrowings	0.00	0.00	0.00	0.00	-
38	Other borrowings	6,287,038.19	13.18	5,614,804.46	13.28	11.97
39	Accrued interest payable	199,270.30	0.42	184,711.19	0.44	7.88
40	Other liabilities	406,406.32	0.85	341,166.44	0.81	19.12
41	Subordinate debts	46,861.60	0.10	113,033.60	0.27	-58.54
42	Provisions for contingent engagements losses	41,870.40	0.09	38,640.85	0.09	8.36
43	Total liabilities	39,613,543.97	83.03	35,010,881.54	82.83	13.15
44	CAPITAL					
45	Common stock	3,504,848.87	7.35	2,878,146.57	6.81	21.77
46	Preferred stock	302.98	0.00	302.98	0.00	0.00
47	Less: Treasury stock	15,223.16	0.03	15,223.16	0.04	0.00
48	Total stock in circulation	3,489,928.69	7.32	2,863,226.39	6.77	21.89
49	Capital surplus	266,187.23	0.56	266,187.23	0.63	0.00
50	Reserve capital	344,966.25	0.72	319,515.45	0.76	7.97
51	Reserves on assets revaluation	270,082.05	0.57	281,601.47	0.67	-4.09
52	Other reserves	0.00	0.00	0.00	0.00	-
53	Retained earnings	3,723,163.57	7.80	3,528,140.10	8.35	5.53
54	Total equity	8,094,327.79	16.97	7,258,670.64	17.17	11.51
55	Total liabilities and equity	47,707,871.76	100.00	42,269,552.18	100.00	12.87
56	Tier I Capital	7,557,759.67	15.84	6,726,869.66	15.91	12.35
57	Total regulatory capital	7,604,253.99	15.94	6,839,535.99	16.18	11.18
58	Total risk weighted assets	24,999,531.45	52.40	22,797,334.87	53.93	9.66
59	Balance sheet assets and assets indexed to the exchange rate	20,489,478.51	42.95	18,041,721.07	42.68	13.57
60	Balance sheet liabilities and liabilities indexed to the exchange rate	19,971,956.93	41.86	17,737,252.50	41.96	12.60
61	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	2,374,045.09	4.98	-876,952.06	-2.07	-370.72
62	Total debit contingent accounts (quarterly)	4,143,145.06	8.68	2,894,176.94	6.85	43.15
63	Total credit contingent accounts (quarterly)	6,022,807.21	12.62	3,824,737.26	9.05	57.47
64	On-balance assets in foreign currency	19,304,610.57	40.46	17,222,675.66	40.74	12.09
65	On-balance liabilities in foreign currency	19,971,887.18	41.86	17,737,102.48	41.96	12.60