



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

No.	Description	31.08.2010		31.12.2009		31.08.2009		Dynamics in comparison with 31.12.2009 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2009 ((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	2,200,667.68	5.49	2,179,282.97	5.46	2,088,505.86	5.56	0.98	5.37
3	Due from banks	2,522,605.94	6.29	3,711,465.84	9.29	3,386,723.26	9.01	-32.03	-25.51
4	Less: Allowance for due from banks losses	16,414.21	0.04	24,113.31	0.06	17,469.45	0.05	-31.93	-6.04
5	Due from banks, net	2,506,191.73	6.25	3,687,352.53	9.23	3,369,253.81	8.96	-32.03	-25.62
6	Due from NBM	2,547,648.81	6.35	1,943,879.82	4.87	3,167,113.03	8.43	31.06	-19.56
7	Placements and overnight credits	929,338.60	2.32	1,777,854.37	4.45	1,966,144.99	5.23	-47.73	-52.73
8	Less: Allowance for placements and overnight credits losses	98.73	0	0.00	0	0.00	0	100.00	100.00
9	Placements and overnight credits, net	929,239.88	2.32	1,777,854.37	4.45	1,966,144.99	5.23	-47.73	-52.74
10	Securities bought for sale	203,430.61	0.51	163,922.25	0.41	107,694.32	0.29	24.10	88.90
11	Investment securities	6,032,938.83	15.04	5,894,757.98	14.76	2,521,915.04	6.71	2.34	139.22
12	Less: Allowance for investment securities losses	6,647.60	0.02	6,175.92	0.02	6,260.40	0.02	7.64	6.18
13	Net securities	6,229,721.84	15.53	6,052,504.31	15.16	2,623,348.95	6.98	2.93	137.47
14	Loans and financial leasing (gross/total)	24,090,129.36	60.06	22,428,616.63	56.16	21,980,161.42	58.49	7.41	9.60
15	Allowance for loan losses	2,483,636.76	6.19	2,183,375.40	5.47	1,632,330.61	4.34	13.75	52.15
16	Loans and financial leasing, net	21,606,492.60	53.87	20,245,241.23	50.69	20,347,830.82	54.14	6.72	6.19
17	Fixed assets, net	1,623,561.06	4.05	1,649,165.32	4.13	1,504,040.91	4	-1.55	7.95
18	Accrued interest receivable	470,243.94	1.17	409,169.23	1.02	542,977.45	1.44	14.93	-13.40
19	Other real estate	647,461.06	1.61	650,746.66	1.63	598,070.44	1.59	-0.50	8.26
20	Other assets	1,403,974.10	3.5	1,367,126.82	3.42	1,401,941.55	3.73	2.70	0.14
21	Less: Allowance for other assets losses	58,115.61	0.14	25,959.41	0.07	26,690.66	0.07	123.87	117.74
22	Other assets, net	1,345,858.49	3.36	1,341,167.41	3.36	1,375,250.89	3.66	0.35	-2.14
23	Total Assets	40,107,087.08	100	39,936,363.84	100	37,582,537.14	100	0.43	6.72
24	LIABILITIES								
25	Non-interest- bearing due to banks	27,226.58	0.07	34,336.59	0.09	31,073.35	0.08	-20.71	-12.38
26	Non-interest- bearing individuals deposits	829,186.89	2.07	610,526.96	1.53	636,727.52	1.69	35.81	30.23
27	Non-interest- bearing legal entities deposits	2,339,954.00	5.83	2,217,094.61	5.55	1,676,877.76	4.46	5.54	39.54
28	Total non-interest- bearing deposits	3,196,367.47	7.97	2,861,958.15	7.17	2,344,678.63	6.24	11.68	36.32
29	Interest- bearing due to banks	1,078,606.30	2.69	1,904,512.79	4.77	1,967,228.30	5.23	-43.37	-45.17



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

No.	Description	31.08.2010		31.12.2009		31.08.2009		Dynamics in comparison with 31.12.2009 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2009 ((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
30	Interest-bearing individuals deposits	15,899,565.57	39.64	15,855,218.78	39.7	14,769,395.97	39.3	0.28	7.65
31	Interest - bearing legal entities deposits	6,257,704.97	15.6	5,794,692.50	14.51	5,493,009.80	14.62	7.99	13.92
32	Total interest-bearing deposits	23,235,876.84	57.93	23,554,424.07	58.98	22,229,634.07	59.15	-1.35	4.53
33	Total deposits	26,432,244.31	65.9	26,416,382.23	66.15	24,574,312.69	65.39	0.06	7.56
34	Securities sold REPO	0.00	0	0.00	0	112,000.49	0.3	0.00	-100.00
35	Overnight borrowings	0.00	0	0.00	0	0.00	0	0.00	0.00
36	Other borrowings	5,449,221.88	13.59	5,915,105.29	14.81	5,323,064.63	14.16	-7.88	2.37
37	Accrued interest payable	174,478.11	0.44	193,358.68	0.48	262,935.97	0.7	-9.76	-33.64
38	Other liabilities	584,835.19	1.46	317,006.92	0.79	425,605.98	1.13	84.49	37.41
39	Subordinate debts	164,510.35	0.41	132,189.00	0.33	0.00	0	24.45	100.00
40	Provisions for contingent engagements losses	41,189.73	0.1	36,656.34	0.09	36,217.43	0.1	12.37	13.73
41	Total liabilities	32,846,479.57	81.9	33,010,698.46	82.66	30,734,137.20	81.78	-0.50	6.87
42	CAPITAL	0.00		0.00		0.00			
43	Common stock	2,290,763.14	5.71	2,242,684.24	5.62	2,000,434.24	5.32	2.14	14.51
44	Preferred stock	75.75	0	75.75	0	75.75	0	0.00	0.00
45	Less: Treasury stock	15,223.16	0.04	15,223.16	0.04	15,223.16	0.04	0.00	0.00
46	Total stock in circulation	2,275,615.72	5.67	2,227,536.82	5.58	1,985,286.82	5.28	2.16	14.62
47	Capital surplus	266,187.23	0.66	266,187.23	0.67	266,187.23	0.71	0.00	0.00
48	Reserve capital	319,515.45	0.8	296,954.20	0.74	263,585.70	0.7	7.60	21.22
49	Reserves on assets revaluation	297,210.37	0.74	297,268.67	0.74	212,223.19	0.56	-0.02	40.05
50	Other reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
51	Retained earnings	4,102,078.74	10.23	3,837,718.46	9.61	4,121,117.00	10.97	6.89	-0.46
52	Total equity	7,260,607.51	18.1	6,925,665.38	17.34	6,848,399.94	18.22	4.84	6.02
53	Total liabilities and equity	40,107,087.08	100	39,936,363.84	100	37,582,537.14	100	0.43	6.72
54	Tier I Capital	6,733,762.47	16.79	6,426,447.86	16.09	6,450,664.70	17.16	4.78	4.39
55	Total regulatory capital	6,897,905.54	17.2	6,552,585.71	16.41	6,450,297.43	17.16	5.27	6.94
56	Total risk weighted assets	22,008,912.98	54.88	20,413,025.37	51.11	20,358,381.06	54.17	7.82	8.11
57	Balance sheet assets and assets indexed to the exchange rate	16,977,150.54	42.33	17,959,545.65	44.97	16,926,635.94	45.04	-5.47	0.30
58	Balance sheet liabilities and liabilities indexed to the exchange rate	16,729,977.65	41.71	17,752,555.05	44.45	16,513,297.46	43.94	-5.76	1.31
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	0.00	0	-353,187.30	-0.88	0.00	0	-100.00	0.00
60	Total debit contingent accounts (quarterly)	0.00	0	4,016,289.18	10.06	0.00	0	-100.00	0.00
61	Total credit contingent accounts (quarterly)	0.00	0	4,833,829.62	12.1	0.00	0	-100.00	0.00
62	On-balance assets in foreign currency	16,227,451.10	40.46	17,419,991.31	43.62	16,560,189.80	44.06	-6.85	-2.01
63	On-balance liabilities in foreign currency	16,729,821.25	41.71	17,752,472.52	44.45	16,513,160.98	43.94	-5.76	1.31