



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

No.	Description	31.05.2010		31.12.2009		31.05.2009		Dynamics in comparison with 31.12.2009 ((3-5)/5*100) %	Dynamics in comparison with 31.05.2009 ((3-7)/7*100) %
		15 Bank(s)	% of Assets	15 Bank(s)	% of Assets	16 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	2148135.81	5.45	2179282.97	5.45	1806468.82	4.78	-1.43	18.91
3	Due from banks	2691762.98	6.83	3711465.84	9.29	2494502.86	6.61	-27.47	7.91
4	Less: Allowance for due from banks losses	16077.05	0.04	24113.31	0.06	14045.56	0.04	-33.33	14.46
5	Due from banks, net	2675685.93	6.79	3687352.53	9.23	2480457.31	6.57	-27.44	7.87
6	Due from NBM	2363999.22	6	1943891.37	4.86	4807092.13	12.73	21.61	-50.82
7	Placements and overnight credits	1238346.47	3.14	1777854.37	4.45	1188085.52	3.15	-30.35	4.23
8	Less: Allowance for placements and overnight credits losses	0.00	0	0.00	0	1134.66	0		-100.00
9	Placements and overnight credits, net	1238346.47	3.14	1777854.37	4.45	1186950.86	3.14	-30.35	4.33
10	Securities bought for sale	204188.04	0.52	163922.25	0.41	78721.16	0.21	24.56	159.38
11	Investment securities	6181689.74	15.7	5894757.98	14.75	1750410.45	4.64	4.87	253.16
12	Less: Allowance for investment securities losses	6615.55	0.02	6175.92	0.02	5711.77	0.02	7.12	15.82
13	Net securities	6379262.23	16.2	6052504.31	15.14	1823419.84	4.83	5.40	249.85
14	Loans and financial leasing (gross/total)	22844247.32	58	22428616.63	56.12	23858805.18	63.18	1.85	-4.25
15	Allowance for loan losses	2343557.77	5.95	2164409.89	5.42	1444857.73	3.83	8.28	62.20
16	Loans and financial leasing, net	20500689.55	52.05	20264206.74	50.7	22413947.45	59.36	1.17	-8.54
17	Fixed assets, net	1621176.42	4.12	1656185.45	4.14	1550314.66	4.11	-2.11	4.57
18	Accrued interest receivable	453208.17	1.15	409520.55	1.02	562196.07	1.49	10.67	-19.39
19	Other real estate	606560.40	1.54	652456.66	1.63	412155.28	1.09	-7.03	47.17
20	Other assets	1434089.13	3.64	1370722.19	3.43	732631.77	1.94	4.62	95.74
21	Less: Allowance for other assets losses	35295.95	0.09	25962.68	0.06	13899.80	0.04	35.95	153.93
22	Other assets, net	1398793.18	3.55	1344759.51	3.36	718731.97	1.9	4.02	94.62
23	Total Assets	39385857.36	100	39968014.46	100	37761734.38	100	-1.46	4.30
24	LIABILITIES	0.00		0.00		0.00			
25	Non-interest- bearing due to banks	23001.80	0.06	34336.59	0.09	26607.54	0.07	-33.01	-13.55
26	Non-interest- bearing individuals deposits	751472.91	1.91	610618.13	1.53	614806.32	1.63	23.07	22.23
27	Non-interest- bearing legal entities deposits	2165614.17	5.5	2217094.61	5.55	1640634.95	4.34	-2.32	32.00
28	Total non-interest- bearing deposits	2940088.87	7.46	2862049.33	7.16	2282048.81	6.04	2.73	28.84
29	Interest- bearing due to banks	1194670.96	3.03	1904511.56	4.77	1940928.72	5.14	-37.27	-38.45



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		15 Bank(s)	% of Assets	15 Bank(s)	% of Assets	16 Bank(s)	% of Assets		
1	2	3	4	5	6	7	8	9	10
30	Interest-bearing individuals deposits	15833773.14	40.2	15855219.17	39.67	15547716.30	41.17	-0.14	1.84
31	Interest - bearing legal entities deposits	6056433.04	15.38	5794692.50	14.5	5572004.93	14.76	4.52	8.69
32	Total interest-bearing deposits	23084877.14	58.61	23554423.23	58.93	23060649.95	61.07	-1.99	0.11
33	Total deposits	26024966.01	66.08	26416472.57	66.09	25342698.76	67.11	-1.48	2.69
34	Securities sold REPO	0.00	0	0.00	0	170963.59	0.45		-100.00
35	Overnight borrowings	0.00	0	0.00	0	18000.00	0.05		-100.00
36	Other borrowings	5298941.64	13.45	5915105.29	14.8	4303263.88	11.4	-10.42	23.14
37	Accrued interest payable	159176.62	0.4	193267.50	0.48	295899.78	0.78	-17.64	-46.21
38	Other liabilities	646598.38	1.64	314644.94	0.79	496951.73	1.32	105.50	30.11
39	Subordinate debts	157946.85	0.4	132189.00	0.33	0.00	0	19.49	
40	Provisions for contingent engagements losses	42069.87	0.11	36656.34	0.09	40075.37	0.11	14.77	4.98
41	Total liabilities	32329699.37	82.08	33008335.64	82.59	30667853.11	81.21	-2.06	5.42
42	CAPITAL	0.00		0.00		0.00			
43	Common stock	2290763.14	5.82	2242684.24	5.61	2138034.20	5.66	2.14	7.14
44	Preferred stock	75.75	0	75.75	0	75.75	0	0.00	0.00
45	Less: Treasury stock	15223.16	0.04	15223.16	0.04	15223.16	0.04	0.00	0.00
46	Total stock in circulation	2275615.72	5.78	2227536.82	5.57	2122886.78	5.62	2.16	7.19
47	Capital surplus	266187.23	0.68	266187.23	0.67	266187.23	0.7	0.00	0.00
48	Reserve capital	319515.45	0.81	296954.20	0.74	262805.38	0.7	7.60	21.58
49	Reserves on assets revaluation	297210.37	0.75	304288.80	0.76	235173.83	0.62	-2.33	26.38
50	Other reserves	0.00	0	0.00	0	26.36	0		-100.00
51	Retained earnings	3897629.23	9.9	3864711.77	9.67	4206801.68	11.14	0.85	-7.35
52	Total equity	7056158.00	17.92	6959678.82	17.41	7093881.27	18.79	1.39	-0.53
53	Total liabilities and equity	39385857.36	100	39968014.46	100	37761734.38	100	-1.46	4.30
54	Tier I Capital	6538032.95	16.6	6453080.84	16.15	6697711.56	17.74	1.32	-2.38
55	Total regulatory capital	6695612.52	17	6584902.56	16.48	6697344.28	17.74	1.68	-0.03
56	Total risk weighted assets	21163940.23	53.73	20445016.27	51.15	20675609.21	54.75	3.52	2.36
57	Balance sheet assets and assets indexed to the exchange rate	16827398.57	42.72	17959545.65	44.93	17823442.71	47.2	-6.30	-5.59
58	Balance sheet liabilities and liabilities indexed to the exchange rate	16692365.56	42.38	17752627.31	44.42	17442970.77	46.19	-5.97	-4.30
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	0.00	0	-351316.97	-0.88	0.00	0	-100.00	
60	Total debit contingent accounts (quarterly)	0.00	0	4016289.18	10.05	0.00	0	-100.00	
61	Total credit contingent accounts (quarterly)	0.00	0	4833829.62	12.09	0.00	0	-100.00	
62	On-balance assets in foreign currency	16218244.12	41.18	17419991.31	43.58	17349843.19	45.95	-6.90	-6.52
63	On-balance liabilities in foreign currency	16692244.68	42.38	17752544.78	44.42	17442843.10	46.19	-5.97	-4.30