



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

No.	Description	30.04.2011		31.12.2010		30.04.2010		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 30.04.2010 ((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	2492810.29	5.69	1994264.88	4.71	2225560.68	5.63	25.00	12.01
3	Due from banks	1795759.04	4.10	2508008.54	5.93	2846974.77	7.21	-28.40	-36.92
4	Less: Allowance for due from banks losses	13610.29	0.03	16723.67	0.04	13751.83	0.03	-18.62	-1.03
5	Due from banks, net	1782148.75	4.07	2491284.87	5.89	2833222.94	7.17	-28.46	-37.10
6	Due from NBM	3707051.19	8.47	2384583.05	5.64	2667881.93	6.75	55.46	38.95
7	Placements and overnight credits	629981.76	1.44	1664288.31	3.93	1465619.25	3.71	-62.15	-57.02
8	Less: Allowance for placements and overnight credits losses	0.00	0.00	399.79	0.00	0.00	0.00	100.00	0.00
9	Placements and overnight credits, net	629981.76	1.44	1663888.52	3.93	1465619.25	3.71	-62.14	-57.02
10	Securities bought for sale	101199.29	0.23	135205.63	0.32	189167.85	0.48	-25.15	-46.50
11	Investment securities	6399984.78	14.62	6522721.94	15.42	6110360.40	15.47	-1.88	4.74
12	Less: Allowance for investment securities losses	6810.66	0.02	6785.92	0.02	6614.33	0.02	0.36	2.97
13	Net securities	6494373.42	14.83	6651141.65	15.72	6292913.92	15.93	-2.36	3.20
14	Loans and financial leasing (gross/total)	26797333.89	61.20	25497906.66	60.27	22279939.37	56.39	5.10	20.28
15	Allowance for loan losses	2041535.71	4.66	2147413.63	5.08	2321894.43	5.88	-4.93	-12.07
16	Loans and financial leasing, net	24755798.18	56.54	23350493.03	55.20	19958044.94	50.51	6.02	24.04
17	Fixed assets, net	1596790.47	3.65	1623196.83	3.84	1620751.59	4.10	-1.63	-1.48
18	Accrued interest receivable	369791.84	0.84	328839.35	0.78	429702.06	1.09	12.45	-13.94
19	Other real estate	689868.27	1.58	710209.54	1.68	622779.94	1.58	-2.86	10.77
20	Other assets	1438836.44	3.29	1276986.56	3.02	1427419.21	3.61	12.67	0.80
21	Less: Allowance for other assets losses	170993.36	0.39	171969.31	0.41	33397.39	0.08	-0.57	412.00
22	Other assets, net	1267843.09	2.90	1105017.25	2.61	1394021.82	3.53	14.74	-9.05
23	Total Assets	43786457.25	100.00	42302918.96	100.00	39510499.06	100.00	3.51	10.82
24	LIABILITIES								
25	Non-interest- bearing due to banks	25841.75	0.06	34471.20	0.08	20637.35	0.05	-25.03	25.22
26	Non-interest- bearing individuals deposits	874174.04	2.00	747385.72	1.77	719053.69	1.82	16.96	21.57
27	Non-interest- bearing legal entities deposits	2581614.14	5.90	2666803.31	6.30	2131686.45	5.40	-3.19	21.11
28	Total non-interest- bearing deposits	3481629.93	7.95	3448660.23	8.15	2871377.49	7.27	0.96	21.25
29	Interest- bearing due to banks	642073.27	1.47	756861.50	1.79	1370710.21	3.47	-15.17	-53.16



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1	2	3	4	5	6	7	8	9	10
30	Interest-bearing individuals deposits	18839816.89	43.03	17426871.65	41.20	16064247.34	40.66	8.11	17.28
31	Interest - bearing legal entities deposits	6735511.08	15.38	7086131.62	16.75	5970686.83	15.11	-4.95	12.81
32	Total interest-bearing deposits	26217401.25	59.88	25269864.76	59.74	23405644.38	59.24	3.75	12.01
33	Total deposits	29699031.17	67.83	28718524.99	67.89	26277021.87	66.51	3.41	13.02
34	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
35	Overnight borrowings	1709.68	0.00	0.00	0.00	25186.40	0.06	0.00	-93.21
36	Other borrowings	5709618.08	13.04	5614804.46	13.27	5144137.38	13.02	1.69	10.99
37	Accrued interest payable	177719.50	0.41	184711.19	0.44	160893.81	0.41	-3.79	10.46
38	Other liabilities	586474.99	1.34	343537.45	0.81	575021.99	1.46	70.72	1.99
39	Subordinate debts	114541.60	0.26	113033.60	0.27	162872.85	0.41	1.33	0.00
40	Provisions for contingent engagements losses	44235.34	0.10	38421.66	0.09	40837.84	0.10	15.13	8.32
41	Total liabilities	36333330.36	82.98	35013033.34	82.77	32385972.14	81.97	3.77	12.19
42	CAPITAL								
43	Common stock	2888148.07	6.60	2878146.57	6.80	2242684.24	5.68	0.35	28.78
44	Preferred stock	302.98	0.00	302.98	0.00	75.75	0.00	0.00	300.00
45	Less: Treasury stock	15223.16	0.03	15223.16	0.04	15223.16	0.04	0.00	0.00
46	Total stock in circulation	2873227.89	6.56	2863226.39	6.77	2227536.82	5.64	0.35	28.99
47	Capital surplus	266187.23	0.61	266187.23	0.63	266187.23	0.67	0.00	0.00
48	Reserve capital	329102.40	0.75	319515.45	0.76	305243.26	0.77	3.00	7.82
49	Reserves on assets revaluation	281656.65	0.64	281601.47	0.67	297210.37	0.75	0.02	-5.23
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3702952.72	8.46	3559355.07	8.41	4028349.25	10.20	4.03	-8.08
52	Total equity	7453126.89	17.02	7289885.61	17.23	7124526.93	18.03	2.24	4.61
53	Total liabilities and equity	43786457.25	100.00	42302918.96	100.00	39510499.06	100.00	3.51	10.82
54	Tier I Capital	6917806.72	15.80	6758042.42	15.98	6613488.64	16.74	2.36	4.60
55	Total regulatory capital	7031981.04	16.06	6870708.75	16.24	6775994.22	17.15	2.35	3.78
56	Total risk weighted assets	23958939.79	54.72	22819352.82	53.94	20731002.84	52.47	4.99	15.57
57	Balance sheet assets and assets indexed to the exchange rate	18819069.78	42.98	18060086.15	42.69	17271836.44	43.71	4.20	8.96
58	Balance sheet liabilities and liabilities indexed to the exchange rate	18489176.90	42.23	17736244.64	41.93	17121113.12	43.33	4.25	7.99
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	-	-	-928858.16	-2.20	-	-	-	-
60	Total debit contingent accounts (quarterly)	-	-	2824401.89	6.68	-	-	-	-
61	Total credit contingent accounts (quarterly)	-	-	3802817.65	8.99	-	-	-	-
62	On-balance assets in foreign currency	17961331.37	41.02	17241040.73	40.76	16651467.85	42.14	4.18	7.87
63	On-balance liabilities in foreign currency	18489095.65	42.23	17736094.61	41.93	17121011.57	43.33	4.25	7.99