



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

No.	Description	31.01.2010		31.12.2009		31.01.2009		Dynamics in comparison with 31.12.2009 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2009 ((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	2,445,814.5	6.2	2,179,283.0	5.5	1,878,310.9	4.9	12.2	30.2
3	Due from banks	3,288,472.1	8.3	3,711,465.8	9.3	2,205,034.9	5.8	-11.4	49.1
4	Less: Allowance for due from banks losses	14,633.4	0.0	24,113.3	0.1	22,637.2	0.1	-39.3	-35.4
5	Due from banks, net	3,273,838.7	8.3	3,687,352.5	9.2	2,182,397.7	5.7	-11.2	50.0
6	Due from NBM	2,413,032.7	6.1	1,943,891.4	4.9	5,568,626.9	14.6	24.1	-56.7
7	Placements and overnight credits	1,909,456.7	4.8	1,777,854.4	4.5	811,309.3	2.1	7.4	135.4
8	Less: Allowance for placements and overnight credits losses	123.8	0.0	0.0	0.0	11,254.7	0.0	100.0	-98.9
9	Placements and overnight credits, net	1,909,332.9	4.8	1,777,854.4	4.5	800,054.7	2.1	7.4	138.7
10	Securities bought for sale	164,775.7	0.4	163,922.2	0.4	91,742.9	0.2	0.5	79.6
11	Investment securities	5,339,957.2	13.5	5,894,758.0	14.8	2,380,833.4	6.2	-9.4	124.3
12	Less: Allowance for investment securities losses	6,175.6	0.0	6,175.9	0.0	5,652.2	0.0	0.0	9.3
13	Net securities	5,498,557.3	13.9	6,052,504.3	15.2	2,466,924.1	6.5	-9.2	122.9
14	Loans and financial leasing (gross/total)	22,109,689.3	55.8	22,428,616.6	56.2	23,780,440.9	62.3	-1.4	-7.0
15	Allowance for loan losses	2,229,045.4	5.6	2,164,409.9	5.4	1,227,076.1	3.2	3.0	81.7
16	Loans and financial leasing, net	19,880,643.9	50.2	20,264,206.7	50.8	22,553,364.8	59.1	-1.9	-11.9
17	Fixed assets, net	1,591,645.7	4.0	1,603,177.0	4.0	1,507,244.0	4.0	-0.7	5.6
18	Accrued interest receivable	456,894.8	1.2	409,520.6	1.0	402,709.4	1.1	11.6	13.5
19	Other real estate	652,266.9	1.7	652,456.7	1.6	213,294.3	0.6	0.0	205.8
20	Other assets	1,549,976.3	3.9	1,370,722.2	3.4	626,439.0	1.6	13.1	147.4
21	Less: Allowance for other assets losses	26,286.5	0.1	25,962.7	0.1	11,241.2	0.0	1.2	133.8
22	Other assets, net	1,523,689.8	3.8	1,344,759.5	3.4	615,197.8	1.6	13.3	147.7
23	Total Assets	39,645,717.2	100.0	39,915,006.0	100.0	38,188,124.4	100.0	-0.7	3.8
24	LIABILITIES								
25	Non-interest- bearing due to banks	35,366.4	0.1	34,336.6	0.1	27,884.2	0.1	3.0	26.8
26	Non-interest- bearing individuals deposits	666,877.7	1.7	610,618.1	1.5	563,109.5	1.5	9.2	18.4
27	Non-interest- bearing legal entities deposits	2,228,234.2	5.6	2,217,094.6	5.6	1,894,529.7	5.0	0.5	17.6
28	Total non-interest- bearing deposits	2,930,478.4	7.4	2,862,049.3	7.2	2,485,523.4	6.5	2.4	17.9
29	Interest- bearing due to banks	1,494,672.1	3.8	1,904,511.6	4.8	2,204,630.4	5.8	-21.5	-32.2



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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	16,110,415.9	40.6	15,855,219.2	39.7	16,171,357.9	42.4	1.6	-0.4
31	Interest - bearing legal entities deposits	5,969,193.7	15.1	5,794,692.5	14.5	5,651,774.4	14.8	3.0	5.6
32	Total interest-bearing deposits	23,574,281.6	59.5	23,554,423.2	59.0	24,027,762.7	62.9	0.1	-1.9
33	Total deposits	26,504,760.0	66.9	26,416,472.6	66.2	26,513,286.1	69.4	0.3	0.0
34	Securities sold REPO	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
35	Overnight borrowings	0.0	0.0	0.0	0.0	20,000.0	0.1	0.0	-100.0
36	Other borrowings	5,481,546.1	13.8	5,915,105.3	14.8	3,814,743.2	10.0	-7.3	43.7
37	Accrued interest payable	192,817.0	0.5	193,267.5	0.5	307,560.3	0.8	-0.2	-37.3
38	Other liabilities	340,271.5	0.9	314,644.9	0.8	408,802.8	1.1	8.1	-16.8
39	Subordinate debts	131,521.5	0.3	132,189.0	0.3	0.0	0.0	-0.5	
40	Provisions for contingent engagements losses	37,242.2	0.1	36,656.3	0.1	45,609.7	0.1	1.6	-18.3
41	Total liabilities	32,688,158.2	82.5	33,008,335.6	82.7	31,110,002.1	81.5	-1.0	5.1
42	CAPITAL								
43	Common stock	2,242,684.2	5.7	2,242,684.2	5.6	2,105,666.4	5.5	0.0	6.5
44	Preferred stock	75.7	0.0	75.7	0.0	6,810.5	0.0	0.0	-98.9
45	Less: Treasury stock	15,223.2	0.0	15,223.2	0.0	15,227.6	0.0	0.0	0.0
46	Total stock in circulation	2,227,536.8	5.6	2,227,536.8	5.6	2,097,249.4	5.5	0.0	6.2
47	Capital surplus	266,187.2	0.7	266,187.2	0.7	266,187.2	0.7	0.0	0.0
48	Reserve capital	296,954.2	0.8	296,954.2	0.7	237,849.0	0.6	0.0	24.8
49	Reserves on assets revaluation	251,280.4	0.6	251,280.4	0.6	234,398.1	0.6	0.0	7.2
50	Other reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
51	Retained earnings	3,915,600.4	9.9	3,864,711.8	9.7	4,242,438.6	11.1	1.3	-7.7
52	Total equity	6,957,559.0	17.6	6,906,670.4	17.3	7,078,122.3	18.5	0.7	-1.7
53	Total liabilities and equity	39,645,717.2	100.0	39,915,006.0	100.0	38,188,124.4	100.0	-0.7	3.8
54	Tier I Capital	6,500,107.7	16.4	6,453,080.8	16.2	6,708,406.4	17.6	0.7	-3.1
55	Total regulatory capital	6,631,261.9	16.7	6,584,902.6	16.5	6,708,039.1	17.6	0.7	-1.1
56	Total risk weighted assets	20,398,907.8	51.5	20,392,007.8	51.1	20,203,281.2	52.9	0.0	1.0
57	Total on-balance assets in foreign currency	22,891,259.1	57.7	23,025,027.1	57.7	20,411,272.0	53.5	-0.6	12.2
58	Total on-balance liabilities in foreign currency	23,252,027.7	58.7	23,357,011.7	58.5	20,368,508.5	53.3	-0.4	14.2
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate	0.0	0.0	-351,317.0	-0.9	0.0	0.0		
60	Total debit contingent accounts (quarterly)	0.0	0.0	4,016,289.2	10.1	0.0	0.0		
61	Total credit contingent accounts (quarterly)	0.0	0.0	4,833,829.6	12.1	0.0	0.0		
62	On-balance assets in foreign currency	16,953,736.6	42.8	17,419,991.3	43.6	15,845,141.8	41.5	-2.7	7.0
63	On-balance liabilities in foreign currency	17,314,855.3	43.7	17,752,544.8	44.5	15,799,649.6	41.4	-2.5	9.6