



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

No.	Description	30.06.2011		31.12.2010		30.06.2010		Dynamics in comparison with 31.12.2010 ((3-5)/5*100) %	Dynamics in comparison with 30.06.2010 ((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	2212092.54	4.93	1994264.88	4.72	1960491.21	4.94	10.92	12.83
3	Due from banks	1803405.97	4.02	2508008.54	5.93	2843671.22	7.17	-28.09	-36.58
4	Less: Allowance for due from banks losses	13016.01	0.03	16723.67	0.04	10953.54	0.03	-22.17	18.83
5	Due from banks, net	1790389.95	3.99	2491284.87	5.89	2832717.68	7.14	-28.13	-36.80
6	Due from NBM	3666537.64	8.18	2384582.82	5.64	1867046.63	4.71	53.76	96.38
7	Placements and overnight credits	801362.35	1.79	1664288.31	3.94	1180330.42	2.98	-51.85	-32.11
8	Less: Allowance for placements and overnight credits losses	90.00	0.00	399.79	0.00	225.83	0.00	-77.49	-60.15
9	Placements and overnight credits, net	801272.35	1.79	1663888.52	3.94	1180104.59	2.98	-51.84	-32.10
10	Securities bought for sale	100791.57	0.22	135205.63	0.32	202134.05	0.51	-25.45	-50.14
11	Investment securities	6370217.24	14.21	6522721.94	15.43	6462698.69	16.30	-2.34	-1.43
12	Less: Allowance for investment securities losses	7495.92	0.02	6785.92	0.02	6647.63	0.02	10.46	12.76
13	Net securities	6463512.89	14.42	6651141.65	15.74	6658185.10	16.79	-2.82	-2.92
14	Loans and financial leasing (gross/total)	27713952.71	61.81	25497906.66	60.32	23456508.16	59.15	8.69	18.15
15	Allowance for loan losses	1938905.29	4.32	2179728.06	5.16	2436981.95	6.15	-11.05	-20.44
16	Loans and financial leasing, net	25775047.42	57.49	23318178.60	55.17	21019526.22	53.01	10.54	22.62
17	Fixed assets, net	1583423.16	3.53	1623196.83	3.84	1628818.58	4.11	-2.45	-2.79
18	Accrued interest receivable	399114.05	0.89	328841.04	0.78	438256.08	1.11	21.37	-8.93
19	Other real estate	925462.19	2.06	710209.54	1.68	669847.13	1.69	30.31	38.16
20	Less Allowance for other real estate losses	45526.90	0.10	-	-	-	-	-	-
21	Other real estate, net	879935.28	1.96	-	-	-	-	-	-
22	Other assets	1436665.21	3.20	1275929.30	3.02	1429816.69	3.61	12.60	0.48
23	Less: Allowance for other assets losses	170610.80	0.38	171965.87	0.41	31378.22	0.08	-0.79	443.72
24	Other assets, net	1266054.40	2.82	1103963.44	2.61	1398438.47	3.53	14.68	-9.47
25	Total Assets	44837379.68	100.00	42269552.18	100.00	39653431.69	100.00	6.07	13.07
26	LIABILITIES								
27	Non-interest- bearing due to banks	28175.83	0.06	34471.20	0.08	21994.90	0.06	-18.26	28.10
28	Non-interest- bearing individuals deposits	890380.76	1.99	747385.72	1.77	754320.86	1.90	19.13	18.04
29	Non-interest- bearing legal entities deposits	2607457.11	5.82	2666803.31	6.31	2231627.03	5.63	-2.23	16.84
30	Total non-interest- bearing deposits	3526013.70	7.86	3448660.23	8.16	3007942.78	7.59	2.24	17.22
31	Interest- bearing due to banks	638784.51	1.42	756861.50	1.79	1142801.04	2.88	-15.60	-44.10



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		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
32	Interest-bearing individuals deposits	19400680.47	43.27	17426871.65	41.23	15980360.18	40.30	11.33	21.40
33	Interest - bearing legal entities deposits	7157744.64	15.96	7086131.62	16.76	5995194.55	15.12	1.01	19.39
34	Total interest-bearing deposits	27197209.62	60.66	25269864.76	59.78	23118355.76	58.30	7.63	17.64
35	Total deposits	30723223.32	68.52	28718524.99	67.94	26126298.54	65.89	6.98	17.60
36	Securities sold REPO	0.00	0.00	0.00	0.00	0.00	0.00	-	-
37	Overnight borrowings	0.00	0.00	0.00	0.00	0.00	0.00	-	-
38	Other borrowings	5749451.09	12.82	5614804.46	13.28	5496859.92	13.86	2.40	4.60
39	Accrued interest payable	184072.86	0.41	184711.19	0.44	161380.65	0.41	-0.35	14.06
40	Other liabilities	537114.05	1.20	341166.44	0.81	565266.64	1.43	57.43	-4.98
41	Subordinate debts	113427.60	0.25	113033.60	0.27	155906.85	0.39	0.35	-27.25
42	Provisions for contingent engagements losses	46930.49	0.10	38640.85	0.09	40315.64	0.10	21.45	16.41
43	Total liabilities	37354219.40	83.31	35010881.54	82.83	32546028.24	82.08	6.69	14.77
44	CAPITAL								
45	Common stock	3054148.87	6.81	2878146.57	6.81	2290763.14	5.78	6.12	33.32
46	Preferred stock	302.98	0.00	302.98	0.00	75.75	0.00	0.00	300.00
47	Less: Treasury stock	15223.16	0.03	15223.16	0.04	15223.16	0.04	0.00	0.00
48	Total stock in circulation	3039228.69	6.78	2863226.39	6.77	2275615.72	5.74	6.15	33.56
49	Capital surplus	266187.23	0.59	266187.23	0.63	266187.23	0.67	0.00	0.00
50	Reserve capital	344966.25	0.77	319515.45	0.76	319515.45	0.81	7.97	7.97
51	Reserves on assets revaluation	276784.39	0.62	281601.47	0.67	297210.37	0.75	-1.71	-6.87
52	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	-	-
53	Retained earnings	3555993.71	7.93	3528140.10	8.35	3948874.68	9.96	0.79	-9.95
54	Total equity	7483160.28	16.69	7258670.64	17.17	7107403.44	17.92	3.09	5.29
55	Total liabilities and equity	44837379.68	100.00	42269552.18	100.00	39653431.69	100.00	6.07	13.07
56	Tier I Capital	6949938.67	15.50	6726869.66	15.91	6581855.33	16.60	3.32	5.59
57	Total regulatory capital	7062999.00	15.75	6839535.99	16.18	6737394.91	16.99	3.27	4.83
58	Total risk weighted assets	25070677.54	55.91	22797334.87	53.93	21570418.01	54.40	9.97	16.23
59	Balance sheet assets and assets indexed to the exchange rate	19336215.82	43.13	18041721.07	42.68	16935162.42	42.71	7.18	14.18
60	Balance sheet liabilities and liabilities indexed to the exchange rate	19041384.88	42.47	17737252.50	41.96	16729698.33	42.19	7.35	13.82
61	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	155336.13	0.35	-876952.06	-2.07	-1425252.40	-3.59	-117.71	-110.90
62	Total debit contingent accounts (quarterly)	2237660.99	4.99	2894176.94	6.85	1569509.03	3.96	-22.68	42.57
63	Total credit contingent accounts (quarterly)	3533207.51	7.88	3824737.26	9.05	2627074.47	6.63	-7.62	34.49
64	On-balance assets in foreign currency	18421711.06	41.09	17222675.66	40.74	16286976.58	41.07	6.96	13.11
65	On-balance liabilities in foreign currency	19041299.69	42.47	17737102.48	41.96	16729559.59	42.19	7.35	13.82