



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

No.	Description	31.10.2010		31.12.2009*		31.10.2009		Dynamics in comparison with 31.12.2009 ((3-5)/5*100) %	Dynamics in comparison with 31.10.2009 ((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	2045383.96	4.98	2179282.97	5.46	2083054.84	5.62	-6.14	-1.81
3	Due from banks	2317323.06	5.64	3711465.84	9.29	3663286.34	9.88	-37.56	-36.74
4	Less: Allowance for due from banks losses	13933.53	0.03	24113.31	0.06	14476.99	0.04	-42.22	-3.75
5	Due from banks, net	2303389.53	5.60	3687352.53	9.23	3648809.35	9.84	-37.53	-36.87
6	Due from NBM	2410452.60	5.86	1943879.82	4.87	2264172.68	6.11	24.00	6.46
7	Placements and overnight credits	1229626.35	2.99	1777854.37	4.45	2320471.45	6.26	-30.84	-47.01
8	Less: Allowance for placements and overnight credits losses	0.00	0.00	0.00	0.00	0.00	0.00		
9	Placements and overnight credits, net	1229626.35	2.99	1777854.37	4.45	2320471.45	6.26	-30.84	-47.01
10	Securities bought for sale	202682.81	0.49	163922.25	0.41	142690.54	0.38	23.65	42.04
11	Investment securities	6247761.60	15.20	5894757.98	14.76	2845335.97	7.68	5.99	119.58
12	Less: Allowance for investment securities losses	6781.74	0.02	6175.92	0.02	6489.14	0.02	9.81	4.51
13	Net securities	6443662.66	15.68	6052504.31	15.16	2981537.36	8.04	6.46	116.12
14	Loans and financial leasing (gross/total)	24880921.31	60.53	22428616.63	56.16	21574921.98	58.20	10.93	15.32
15	Allowance for loan losses	2264148.08	5.51	2183375.40	5.47	1806914.43	4.87	3.70	25.30
16	Loans and financial leasing, net	22616773.24	55.02	20245241.23	50.69	19768007.55	53.33	11.71	14.41
17	Fixed assets, net	1609727.13	3.92	1649165.32	4.13	1550290.87	4.18	-2.39	3.83
18	Accrued interest receivable	419010.00	1.02	409169.23	1.02	480655.47	1.30	2.41	-12.83
19	Other real estate	685211.02	1.67	650746.66	1.63	675405.40	1.82	5.30	1.45
20	Other assets	1415128.83	3.44	1367126.82	3.42	1321354.01	3.56	3.51	7.10
21	Less: Allowance for other assets losses	70967.47	0.17	25959.41	0.07	25688.75	0.07	173.38	176.26
22	Other assets, net	1344161.36	3.27	1341167.41	3.36	1295665.26	3.50	0.22	3.74
23	Total Assets	41107397.84	100.00	39936363.84	100.00	37068070.23	100.00	2.93	10.90
24	LIABILITIES								
25	Non-interest- bearing due to banks	22805.49	0.06	34336.59	0.09	30774.90	0.08	-33.58	-25.90
26	Non-interest- bearing individuals deposits	791537.66	1.93	610526.96	1.53	578365.51	1.56	29.65	36.86
27	Non-interest- bearing legal entities deposits	2439306.28	5.93	2217094.61	5.55	1702644.17	4.59	10.02	43.27
28	Total non-interest- bearing deposits	3253649.43	7.91	2861958.15	7.17	2311784.58	6.24	13.69	40.74
29	Interest- bearing due to banks	816552.91	1.99	1904512.79	4.77	1872308.71	5.05	-57.13	-56.39



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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
30	Interest-bearing individuals deposits	16669600.29	40.55	15855218.78	39.70	14724925.34	39.72	5.14	13.21
31	Interest - bearing legal entities deposits	6695574.61	16.29	5794692.50	14.51	5290755.36	14.27	15.55	26.55
32	Total interest-bearing deposits	24181727.81	58.83	23554424.07	58.98	21887989.41	59.05	2.66	10.48
33	Total deposits	27435377.24	66.74	26416382.23	66.15	24199773.99	65.28	3.86	13.37
34	Securities sold REPO	0.00	0.00	0.00	0.00	25000.05	0.07		-100.00
35	Overnight borrowings	2454.08	0.01	0.00	0.00	0.00	0.00		
36	Other borrowings	5367880.07	13.06	5915105.29	14.81	5364653.98	14.47	-9.25	0.06
37	Accrued interest payable	170136.80	0.41	193358.68	0.48	209174.39	0.56	-12.01	-18.66
38	Other liabilities	491988.25	1.20	317006.92	0.79	348723.52	0.94	55.20	41.08
39	Subordinate debts	112692.40	0.27	132189.00	0.33	57004.50	0.15	-14.75	
40	Provisions for contingent engagements losses	44873.87	0.11	36656.34	0.09	39385.81	0.11	22.42	13.93
41	Total liabilities	33625402.69	81.80	33010698.46	82.66	30243716.23	81.59	1.86	11.18
42	CAPITAL								
43	Common stock	2638664.51	6.42	2242684.24	5.62	2000434.24	5.40	17.66	31.90
44	Preferred stock	75.75	0.00	75.75	0.00	75.75	0.00	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	2623517.09	6.38	2227536.82	5.58	1985286.82	5.36	17.78	32.15
47	Capital surplus	266187.23	0.65	266187.23	0.67	266187.23	0.72	0.00	0.00
48	Reserve capital	319515.45	0.78	296954.20	0.74	263585.70	0.71	7.60	21.22
49	Reserves on assets revaluation	282863.19	0.69	297268.67	0.74	212026.86	0.57	-4.85	33.41
50	Other reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
51	Retained earnings	3989912.19	9.71	3837718.46	9.61	4097267.38	11.05	3.97	-2.62
52	Total equity	7481995.15	18.20	6925665.38	17.34	6824354.00	18.41	8.03	9.64
53	Total liabilities and equity	41107397.84	100.00	39936363.84	100.00	37068070.23	100.00	2.93	10.90
54	Tier I Capital	6975802.30	16.97	6426447.86	16.09	6418072.39	17.31	8.55	8.69
55	Total regulatory capital	7088127.43	17.24	6552585.71	16.41	6474709.62	17.47	8.17	9.47
56	Total risk weighted assets	22876301.11	55.65	20413025.37	51.11	20005003.51	53.97	12.07	14.35
57	Balance sheet assets and assets indexed to the exchange rate	17498174.96	42.57	17959545.65	44.97	16355436.36	44.12	-2.57	6.99
58	Balance sheet liabilities and liabilities indexed to the exchange rate	16903079.65	41.12	17752555.05	44.45	16035694.04	43.26	-4.79	5.41
59	Cumulative gap up to 1 year between interest sensitive assets and liabilities to the interest rate (quarterly)	-	-	-353187.30	-0.88	-	-	-	-
60	Total debit contingent accounts (quarterly)	-	-	4016289.18	10.06	-	-	-	-
61	Total credit contingent accounts (quarterly)	-	-	4833829.62	12.10	-	-	-	-
62	On-balance assets in foreign currency	16643916.30	40.49	17419991.31	43.62	15932405.99	42.98	-4.46	4.47
63	On-balance liabilities in foreign currency	16902871.99	41.12	17752472.52	44.45	16035694.04	43.26	-4.79	5.41

*Data as of 31.12.2009 are adjusted according to the results of external audit.