

Nr. H/12-01-05
 din 10 ianuarie 2012

BECOMD2X

Bank's Code

Banca de Economii S A

Name of bank

Template Code	Periodicity
701	4

Balance Sheet

(001 - lei)

31.12.2011 31.12.2010

Co mp	S u b	Art icle	Sub- article	Category	Amount	Amount
A	B	C	D	E	F	F
1				ASSETS	X	X
	1	1	0	Cash	389,618,532	336,218,910
		2	0	Due from Banks	316,709,494	76,904,117
			1	Less: Allowances for due to banks losses	746,888	783,935
			9	Due to net banks	315,962,606	76,120,182
		3	0	Due from National Bank of Moldova	454,583,162	282,735,966
		4	0	Placements and Overnight Borrowings	219,769,738	344,071,375
			1	Less: Allowances for Placements and Overnight Borrowings	0	0
			9	Net placements and Overnight Borrowings	219,769,738	344,071,375
		5		Securities	X	X
			1	Securities bought for Sale	627,300	461,034
			2	Investment Securities	1,238,557,012	508,088,455
			3	Less : Allowances for Investment Securities losses	637,096	606,536
			9	Net Investment securities	1,238,547,216	507,942,953
		6		Loans and Finance Lease Receivables	X	X
			1	Loans	2,866,007,852	3,015,931,603
			2	Finance Lease Receivables	0	498,261
			3	Less: Allowance for Loan Losses	394,667,864	220,671,489
			9	Net Loans and Finance Lease Receivables	2,471,339,988	2,795,758,375
		7	0	Fixed assets (net)	264,220,556	284,083,340
		8	0	Accrued Interest Receivable	17,927,842	30,910,446
		9	0	Other Real Estate	360,739,956	150,476,993
			1	Loans and Other Real Estate	24,644,897	0
			9	Net Other Real Estate	336,095,059	150,476,993
		10	0	Other Assets	133,987,799	643,128,012
			1	Less: Allowances for other assets losses	1,042,969	152,981,042
			9	Other net assets	132,944,830	490,146,970
1	1	99	9	TOTAL ASSETS	5,841,009,529	5,298,465,510

A	B	C	D	E	F	F
2				LIABILITIES AND SHARE CAPITAL	X	X
2	1			LIABILITIES	X	X
		1		Non Interest Bearing Deposits	X	X
		1	1	Due to Banks	0	0
			2	Deposits by Individuals	517,023,924	249,343,229
			3	Deposits by Legal Entities	58,397,050	58,168,600
			9	Total Non Interest Bearing Deposits	575,420,974	307,511,829
2	1	2		Interest Bearing Deposits	X	X
			1	Due to Banks	761,132	75,859,168
			2	Deposits by Individuals	2,719,842,375	2,213,543,255
			3	Deposits by Legal Entities	1,193,175,068	1,149,545,698
			9	Total Interest Bearing Deposits	3,918,778,575	3,438,948,121
2	1	99	9	Total Deposits	4,494,199,549	3,746,459,950
2	2	1	0	Securities Sold Under Agreement to Repurchase	0	0
		2	0	Overnight loans	0	0
		3	0	Other loans	410,834,309	631,403,634
		4	0	Accrued Interest Payable	3,186,048	6,969,598
		5	0	Other Liabilities	58,594,940	63,581,717
		6	0	Subordinated Debentures	0	0
		7	0	Provisions for contingent engagements losses	1,824,663	2,820,842
2	2	99	9	TOTAL LIABILITIES	4,968,639,509	4,451,235,741
2	3			SHARE CAPITAL	X	X
		1		Stocks	X	X
			1	Common Stocks	117,033,820	117,033,820
			2	Preferred Stocks	302,980	302,980
			3	Minus: Treasury stocks	0	0
			9	Total outstanding stocks	117,336,800	117,336,800
		2	0	Surplus capital	0	0
		3	0	Reserve Capital	18,752,588	18,752,588
		4	0	Re-evaluation Reserves of Assets	0	0
		5	0	Other reserves	0	0
		6	0	Retained Earnings	736,280,632	711,140,381
2	3	99	9	TOTAL SHARE CAPITAL	872,370,020	847,229,769
2	9	99	9	CAPITAL	5,841,009,529	5,298,465,510

President

Chief Accountant



Mr. G. Gacikevici

Mrs. I. Bargueva