

**BECOMD2X**

Bank's Code

**Banca de Economii S A**

Name of bank

Template Code	Periodicity
701	2

**Balance Sheet**For the month december 2009

					31.12.2009	31.12.2008
Co mp	S u b	Art icle	Suba rticle	Category	Amount	Amount
A	B	C	D	E	F	G
<b>1</b>				<b>ASSETS</b>	<b>X</b>	<b>X</b>
	1	1	0	Cash	360,204,606	413,027,565
		2	0	Due from Banks	248,316,745	46,506,707
			1	Less: Allowances for due to banks losses	1,319,455	1,294,733
			9	Due to net banks	246,997,290	45,211,974
		3	0	Due from National Bank of Moldova	166,298,322	430,996,411
		4	0	Placements and Overnight Borrowings	260,469,422	93,720,294
			1	Less: Allowances for Placements and Overnight Borrowings	0	0
		<b>5</b>		<b>Securities</b>	<b>X</b>	<b>X</b>
			1	Securities bought for Sale	4,116,620	329,220
			2	Investment Securities	1,059,062,505	288,953,639
			3	Less : Allowances for Investment Securities losses	599,036	580,663
			<b>9</b>	<b>Net Investment securities</b>	<b>1,062,580,089</b>	<b>288,702,196</b>
		<b>6</b>		<b>Loans and Finance Lease Receivables</b>	<b>X</b>	<b>X</b>
			1	Loans	2,146,955,785	1,987,286,286
			2	Finance Lease Receivables	2,236,505	5,024,175
			3	Less: Allowance for Loan Losses	179,069,553	121,244,977
			9	Net Loans and Finance Lease Receivables	1,970,122,737	1,871,065,484
		7	0	Fixed assets (net)	272,269,431	202,747,631
		8	0	Accrued Interest Receivable	20,733,827	21,986,933
		9	0	Other Real Estate	80,672,275	53,955,973
		10	0	Other Assets	694,594,799	123,792,928
			1	Less: Allowances for other assets losses	12,100,603	369,613
			9	Other net assets	682,494,196	123,423,315
<b>1</b>	<b>1</b>	<b>99</b>	<b>9</b>	<b>TOTAL ASSETS</b>	<b>5,122,842,195</b>	<b>3,544,837,776</b>

2				<b>LIABILITIES AND SHARE CAPITAL</b>	<b>X</b>	<b>X</b>
2	1			<b>LIABILITIES</b>	<b>X</b>	<b>X</b>
		1		Non Interest Bearing Deposits	<b>X</b>	X
		1	1	Due to Banks	0	0
			2	Deposits by Individuals	219,732,269	190,483,796
			3	Deposits by Legal Entities	37,844,821	34,820,955
			<b>9</b>	<b>Total Non Interest Bearing Deposits</b>	<b>257,577,090</b>	<b>225,304,751</b>
2	1	2		Interest Bearing Deposits	X	X
			1	Due to Banks	2,984,044	21,178,186
			2	Deposits by Individuals	2,016,163,464	1,643,761,709
			3	Deposits by Legal Entities	845,447,125	751,307,928
			<b>9</b>	<b>Total Interest Bearing Deposits</b>	<b>2,864,594,633</b>	<b>2,416,247,823</b>
2	1	99	9	<b>Total Deposits</b>	<b>3,122,171,723</b>	<b>2,641,552,574</b>
2	2	1	0	Securities Sold Under Agreement to Repurchase	0	0
		2	0	Overnight loans	0	0
		3	0	Other loans	1,091,187,063	6,935,540
		4	0	Accrued Interest Payable	4,506,608	2,223,412
		5	0	Other Liabilities	54,875,435	67,612,596
		6	0	Subordinated Debentures	0	0
		7	0	Provisions for contingent engagements losses	2,286,358	2,428,215
2	2	99	9	<b>TOTAL LIABILITIES</b>	<b>4,275,027,187</b>	<b>2,720,752,337</b>
2	3			<b>SHARE CAPITAL</b>	<b>X</b>	<b>X</b>
		1		Stocks	X	X
			1	Common Stocks	29,258,455	29,258,455
			2	Preferred Stocks	75,745	75,745
			3	Minus: Treasury stocks	0	0
			<b>9</b>	<b>Total outstanding stocks</b>	<b>29,334,200</b>	<b>29,334,200</b>
		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	799,728,220	775,998,651
2	3	99	9	<b>TOTAL SHARE CAPITAL</b>	<b>847,815,008</b>	<b>824,085,439</b>
2	9	99	9	<b>TOTAL LIABILITIES AND SHARP CAPITAL</b>	<b>5,122,842,195</b>	<b>3,544,837,776</b>

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