

Nr. 104/12-01-05  
din 05 aprilie 2011

BECOMD2X

Bank's Code

Banca de Economii S A

Name of bank

Template Code	Periodicity
701	4

### Balance Sheet

( 001 - lei )

					31.03.2011	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	544,801,507	336,218,910
		2	0	Due from Banks	22,027,689	76,904,117
			1	Less: Allowances for due to banks losses	606,601	783,935
			9	Due to net banks	21,421,088	76,120,182
		3	0	Due from National Bank of Moldova	385,375,698	282,735,966
		4	0	Placements and Overnight Borrowings	185,924,404	344,071,375
			1	Less: Allowances for Placements and Overnight Borrowings	0	0
			9	Net placements and Overnight Borrowings	185,924,404	344,071,375
		5		Securities	X	X
			1	Securities bought for Sale	470,106	461,034
			2	Investment Securities	473,793,499	508,088,455
			3	Less : Allowances for Investment Securities losses	606,536	606,536
			9	Net Investment securities	473,657,069	507,942,953
		6		Loans and Finance Lease Receivables	X	X
			1	Loans	3,137,539,338	3,015,931,603
			2	Finance Lease Receivables	406,094	498,261
			3	Less: Allowance for Loan Losses	289,468,756	220,671,489
			9	Net Loans and Finance Lease Receivables	2,848,476,676	2,795,758,375
		7	0	Fixed assets (net)	277,636,006	284,083,340
		8	0	Accrued Interest Receivable	44,464,137	30,910,446
		9	0	Other Real Estate	166,827,525	150,476,993
		10	0	Other Assets	607,027,794	643,128,012
			1	Less: Allowances for other assets losses	147,890,626	152,981,042
			9	Other net assets	459,137,168	490,146,970
<b>1</b>	<b>1</b>	<b>99</b>	<b>9</b>	<b>TOTAL ASSETS</b>	<b>5,407,721,278</b>	<b>5,298,465,510</b>

A	B	C	D	E	F	F
2				<b>LIABILITIES AND SHARE CAPITAL</b>	X	X
2	1			<b>LIABILITIES</b>	X	X
		1		Non Interest Bearing Deposits	X	X
		1	1	Due to Banks	0	0
			2	Deposits by Individuals	266,267,223	249,343,229
			3	Deposits by Legal Entities	49,338,532	58,168,600
			9	Total Non Interest Bearing Deposits	315,605,755	307,511,829
2	1	2		Interest Bearing Deposits	X	X
			1	Due to Banks	1,143,591	75,859,168
			2	Deposits by Individuals	2,428,255,932	2,213,543,255
			3	Deposits by Legal Entities	1,141,483,698	1,149,545,698
			9	Total Interest Bearing Deposits	3,570,883,221	3,438,948,121
2	1	99	9	Total Deposits	3,886,488,976	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	558,872,549	631,403,634
		4	0	Accrued Interest Payable	5,542,167	6,969,598
		5	0	Other Liabilities	102,753,241	63,581,717
		6	0	Subordinated Debentures	0	0
		7	0	Provisions for contingent engagements losses	1,734,139	2,820,842
2	2	99	9	<b>TOTAL LIABILITIES</b>	<b>4,555,391,072</b>	<b>4,451,235,741</b>
2	3			<b>SHARE CAPITAL</b>	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	716,240,818	711,140,381
2	3	99	9	<b>TOTAL SHARE CAPITAL</b>	<b>852,330,206</b>	<b>847,229,769</b>
2	9	99	9	<b>CAPITAL</b>	<b>5,407,721,278</b>	<b>5,298,465,510</b>

President

Chief Accountant



Mr. G. Gacikevici

Mrs. I. Bargueva