

# Assets, Liability and Capital of the banking sector of the Republic of Moldova

(thousand MDL)

No.	Description	30.09.2005		31.12.2004*		30.09.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2004 ((3-7)/7*100) %
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
1	ASSETS								
2	Cash	912774.52	5.61	733944.11	5.52	729287.42	6.04	24.37	25.16
3	Due from banks	1147849.74	7.06	957665.37	7.2	908180.04	7.52	19.86	26.39
4	Due from NBM	2210497.89	13.59	2130204.17	16.02	1487314.61	12.32	3.77	48.62
5	Overnight placements	415088.78	2.55	118205.79	0.89	102394.66	0.85	251.16	305.38
6	Securities bought for sale	124985.83	0.77	135843.17	1.02	225086.76	1.86	-7.99	-44.47
7	Investment securities	1507353.56	9.27	833394.71	6.27	1006643.89	8.34	80.87	49.74
8	Total securities	1632339.39	10.04	969237.88	7.29	1231730.65	10.2	68.41	32.52
9	Loans and financial leasing (gross/total)	9012486.49	55.42	7686423.30	57.81	6849032.73	56.73	17.25	31.59
10	Allowance for loan losses	460911.99	2.83	452457.28	3.4	398670.80	3.3	1.87	15.61
11	Net loans and financial leasing	8551574.49	52.59	7233966.02	54.41	6450361.93	53.43	18.21	32.58
12	Fixed assets, net	822184.32	5.06	741856.37	5.58	701733.32	5.81	10.83	17.16
13	Accrued interest receivable	113113.05	0.7	80063.51	0.6	83287.38	0.69	41.28	35.81
14	Other real estate	19141.14	0.12	27669.61	0.21	22924.60	0.19	-30.82	-16.50
15	Other assets	436259.37	2.68	302641.47	2.28	355521.85	2.94	44.15	22.71
16	Total Assets	16260822.70	100	13295454.30	100	12072736.46	100	22.30	34.69
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	35740.12	0.22	36763.35	0.28	32881.25	0.27	-2.78	8.69
19	Indiv. Deposits Nonint. Bearing	469058.47	2.88	391058.66	2.94	391720.62	3.24	19.95	19.74
20	Legal Ent. Dep. Nonint. Bearing	1462382.70	8.99	1618195.25	12.17	1717904.07	14.23	-9.63	-14.87
21	Total Nonint Dep	1967181.29	12.1	2046017.25	15.39	2142505.94	17.75	-3.85	-8.18
22	Due to Banks Int. Bearing	365601.81	2.25	245851.48	1.85	108772.22	0.9	48.71	236.12
23	Indiv Deposits Int. Bearing	5878584.40	36.15	4466254.96	33.59	3764908.58	31.19	31.62	56.14
24	Legal Ent Dep Int. Bearing	3854590.37	23.7	2744212.08	20.64	2321994.77	19.23	40.46	66.00
25	Total Int Deposits	10098776.59	62.1	7456318.52	56.08	6195675.57	51.32	35.44	63.00
26	Total deposits	12065957.88	74.2	9502335.77	71.47	8338181.51	69.07	26.98	44.71
27	Sec Sold REPO	0.00	0	2956.06	0.02	7999.64	0.07	-100.00	-100.00
28	Overnight Borr	0.00	0	0.00	0	0.00	0	0.00	0.00
29	Other Borr	872553.14	5.37	936240.56	7.04	866078.90	7.17	-6.80	0.75
30	Accd Int Payable	99712.62	0.61	63844.43	0.48	63261.73	0.52	56.18	57.62
31	Other Liab	365919.30	2.25	222882.39	1.68	360141.77	2.98	64.18	1.60
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00

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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
1	2	3	4	5	6	7	8	9	10
33	Total Liab	13404142.94	82.43	10728259.21	80.69	9635663.54	79.81	24.94	39.11
34	CAPITAL								
35	Common Stock	1106149.11	6.8	1079209.11	8.12	1046849.12	8.67	2.50	5.66
36	Preferred Stock	8545.55	0.05	8545.55	0.06	8545.55	0.07	0.00	0.00
37	Minus Treasury Stock	2808.66	0.02	2752.60	0.02	2698.10	0.02	2.04	4.10
38	Total stock in Circulation	1111885.99	6.84	1085002.05	8.16	1052696.56	8.72	2.48	5.62
39	Capital Surplus	41650.06	0.26	41686.86	0.31	41697.76	0.35	-0.09	-0.11
40	Reserve Capital	175730.93	1.08	159982.50	1.2	159982.50	1.33	9.84	9.84
41	Reserves on asset reevaluation	48915.10	0.3	49868.75	0.38	49598.75	0.41	-1.91	-1.38
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1478497.68	9.09	1230654.93	9.26	1133097.35	9.39	20.14	30.48
44	Total Capital	2856679.76	17.57	2567195.09	19.31	2437072.92	20.19	11.28	17.22
45	Total Liab and Cap	16260822.70	100	13295454.30	100	12072736.46	100	22.30	34.69
46	Tier I Capital	2713793.14	16.69	2434113.53	18.31	2312929.99	19.16	11.49	17.33
47	Total Regulatory Capital	2713702.98	16.69	2434024.50	18.31	2312878.69	19.16	11.49	17.33
48	Total Risk Weighted Assets	9658439.00	59.4	7760570.78	58.37	7259436.95	60.13	24.46	33.05
49	Foreign currency assets	7549182.51	46.43	6404575.23	48.17	5742907.91	47.57	17.87	31.45
50	Foreign currency liability	7345864.36	45.18	6203306.25	46.66	5655957.02	46.85	18.42	29.88
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	1761007.01	10.83	1246235.56	9.37	1412872.76	11.7	41.31	24.64
52	Total debit conditional accounts (quarterly)	543383.47	3.34	224766.15	1.69	240593.97	1.99	141.76	125.85
53	Total credit conditional accounts (quarterly)	1987438.35	12.22	1021055.46	7.68	1064190.87	8.81	94.65	86.76
54	Overall on balance foreign exchange net assets	5992138.02	36.85	4979912.05	37.46	4394088.46	36.4	20.33	36.37
55	Overall on balance foreign exchange net liabilities	5787816.11	35.59	4768866.82	35.87	4299901.51	35.62	21.37	34.60

\* Data as of 31.12.2004 are adjusted according to the audit results.



