

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

(thousands lei)

No.	Description	31.10.2003		31.12.2002		31.10.2002		Dynamics in comparison with 31.12.2002 ((3-5)/5*100) %	Dynamics in comparison with 31.10.2002 ((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	506047.69	5.27	391131.12	4.94	437346.32	5.82	29.38	15.71
3	Due from banks	1039705.54	10.82	892897.12	11.27	828951.26	11.02	16.44	25.42
4	Due from NBM	645495.44	6.72	774622.17	9.78	654931.13	8.71	-16.67	-1.44
5	Overnight placements	215552.98	2.24	177080.50	2.24	108111.05	1.44	21.73	99.38
6	Securities bought for sale	94208.68	0.98	59908.56	0.76	58485.81	0.78	57.25	61.08
7	Investment securities	622366.67	6.48	727706.37	9.19	735650.15	9.78	-14.48	-15.40
8	Total securities	716575.35	7.46	787614.94	9.94	794135.96	10.56	-9.02	-9.77
9	Loans and financial leasing (gross/total)	5758091.87	59.95	4265574.89	53.86	4044326.48	53.78	34.99	42.37
10	Allowance for loan losses	315846.30	3.29	269249.80	3.40	249659.56	3.32	17.31	26.51
11	Net loans and financial leasing	5442245.57	56.66	3996325.08	50.46	3794666.92	50.46	36.18	43.42
12	Fixed assets, net	661684.46	6.89	595124.55	7.51	565659.56	7.52	11.18	16.98
13	Accrued interest receivable	68696.96	0.72	40498.46	0.51	57714.62	0.77	69.63	19.03
14	Other real estate	6630.03	0.07	20029.91	0.25	21986.22	0.29	-66.90	-69.84
15	Other assets	302126.57	3.15	244744.19	3.09	256013.30	3.40	23.45	18.01
16	Total Assets	9604760.58	100.00	7920068.04	100.00	7519516.33	100.00	21.27	27.73
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	6320.19	0.07	26608.63	0.34	4102.77	0.05	-76.25	54.05
19	Indiv. Deposits Nonint. Bearing	331908.97	3.46	207984.23	2.63	190025.36	2.53	59.58	74.67
20	Legal Ent. Dep. Nonint. Bearing	1294928.48	13.48	1230485.24	15.54	1104612.97	14.69	5.24	17.23
21	Total Nonint Dep	1633157.63	17.00	1465078.10	18.50	1298741.10	17.27	11.47	25.75
22	Due to Banks Int. Bearing	44420.94	0.46	51060.51	0.64	30796.18	0.41	-13.00	44.24
23	Indiv Deposits Int. Bearing	2842382.85	29.59	2187634.04	27.62	1997445.61	26.56	29.93	42.30
24	Legal Ent Dep Int. Bearing	1746955.73	18.19	1414170.78	17.86	1421423.65	18.90	23.53	22.90
25	Total Int Deposits	4633759.51	48.24	3652865.34	46.12	3449665.45	45.88	26.85	34.32
26	Total deposits	6266917.14	65.25	5117943.44	64.62	4748406.55	63.15	22.45	31.98
27	Sec Sold REPO	4315.08	0.04	9798.78	0.12	0.00	0.00	-55.96	
28	Overnight Borr	52253.25	0.54	8293.20	0.10	0.00	0.00	530.07	
29	Other Borr	762742.79	7.94	703948.79	8.89	652306.87	8.67	8.35	16.93
30	Accd Int Payable	50558.15	0.53	41381.28	0.52	45599.34	0.61	22.18	10.87
31	Other Liab	329847.06	3.43	217932.53	2.75	232416.68	3.09	51.35	41.92
32	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00		
33	Total Liab	7466633.47	77.74	6099298.03	77.01	5678729.43	75.52	22.42	31.48

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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
34	CAPITAL								
35	Common Stock	786044.02	8.18	746842.11	9.43	745342.11	9.91	5.25	5.46
36	Preferred Stock	8545.55	0.09	8545.55	0.11	8545.55	0.11	0.00	0.00
37	Minus Treasury Stock	2736.50	0.03	2151.45	0.03	2151.45	0.03	27.19	27.19
38	Total stock in Circulation	791853.06	8.24	753236.20	9.51	751736.20	10.00	5.13	5.34
39	Capital Surplus	41697.76	0.43	41695.56	0.53	41520.06	0.55	0.01	0.43
40	Reserve Capital	138842.19	1.45	125880.69	1.59	125880.69	1.67	10.30	10.30
41	Reserves on asset reevaluation	49582.24	0.52	55141.54	0.70	57729.97	0.77	-10.08	-14.11
42	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00		
43	Retained Earn	1116151.86	11.62	844816.02	10.67	863919.98	11.49	32.12	29.20
44	Total Capital	2138127.12	22.26	1820770.01	22.99	1840786.90	24.48	17.43	16.15
45	Total Liab and Cap	9604760.58	100.00	7920068.04	100.00	7519516.33	100.00	21.27	27.73
46	Tier I Capital	2015149.61	20.98	1695024.70	21.40	1714855.79	22.81	18.89	17.51
47	Total Regulatory Capital	2015098.31	20.98	1695723.40	21.41	1715554.49	22.81	18.83	17.46
48	Total Risk Weighted Assets	6301062.74	65.60	4659235.75	58.83	4528088.70	60.22	35.24	39.16
49	Foreign currency assets	5263897.44	54.81	4026150.97	50.83	3630053.33	48.28	30.74	45.01
50	Foreign currency liability	5009988.12	52.16	3781248.29	47.74	3328298.90	44.26	32.50	50.53
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1160944.31	14.66				
52	Total debit conditional accounts (quarterly)			359226.34	4.54				
53	Total credit conditional accounts (quarterly)			828859.07	10.47				
54	Overall on balance foreign exchange net assets	3930173.00	40.92	3137898.67	39.62	2946015.24	39.18	25.25	33.41
55	Overall on balance foreign exchange net liabilities	3663265.64	38.14	2875165.72	36.30	2634657.65	35.04	27.41	39.04

*Data as on 31.12.2002 are adjusted according the audit results.