

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

No.	Description	30.06.2005		31.12.2004*		30.06.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 30.06.2004 ((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	832068,78	5,72	733944,11	5,52	572668,85	5,29	13,37	45,30
3	Due from banks	1048507,71	7,2	957665,37	7,2	1084929,74	10,01	9,49	-3,36
4	Due from NBM	2103371,52	14,45	2130204,17	16,02	1064937,61	9,83	-1,26	97,51
5	Overnight placements	229128,73	1,57	118205,79	0,89	130517,74	1,2	93,84	75,55
6	Securities bought for sale	89645,45	0,62	135843,17	1,02	131541,76	1,21	-34,01	-31,85
7	Investment securities	1361218,81	9,35	833394,71	6,27	893463,74	8,25	63,33	52,35
8	Total securities	1450864,26	9,97	969237,88	7,29	1025005,50	9,46	49,69	41,55
9	Loans and financial leasing (gross/total)	7983260,90	54,84	7686423,30	57,81	6189934,44	57,13	3,86	28,97
10	Allowance for loan losses	440479,58	3,03	452457,28	3,4	349656,56	3,23	-2,65	25,97
11	Net loans and financial leasing	7542781,32	51,82	7233966,02	54,41	5840277,87	53,91	4,27	29,15
12	Fixed assets, net	772239,67	5,31	741856,37	5,58	696583,10	6,43	4,10	10,86
13	Accrued interest receivable	107351,69	0,74	80063,51	0,6	80983,80	0,75	34,08	32,56
14	Other real estate	21590,14	0,15	27669,61	0,21	21777,61	0,2	-21,97	-0,86
15	Other assets	448534,25	3,08	302641,47	2,28	316497,57	2,92	48,21	41,72
16	Total Assets	14556438,05	100	13295454,30	100	10834179,38	100	9,48	34,36
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	41484,12	0,28	36763,35	0,28	10393,71	0,1	12,84	299,13
19	Indiv. Deposits Nonint. Bearing	466404,07	3,2	391058,66	2,94	386811,53	3,57	19,27	20,58
20	Legal Ent. Dep. Nonint. Bearing	1284182,25	8,82	1618195,25	12,17	1498686,88	13,83	-20,64	-14,31
21	Total Nonint Dep	1792070,44	12,31	2046017,25	15,39	1895892,12	17,5	-12,41	-5,48
22	Due to Banks Int. Bearing	249878,03	1,72	245851,48	1,85	77020,59	0,71	1,64	224,43
23	Indiv Deposits Int. Bearing	5435735,66	37,34	4466254,96	33,59	3407480,52	31,45	21,71	59,52
24	Legal Ent Dep Int. Bearing	3105634,09	21,34	2744212,08	20,64	1845862,57	17,04	13,17	68,25
25	Total Int Deposits	8791247,78	60,39	7456318,52	56,08	5330363,69	49,2	17,90	64,93
26	Total deposits	10583318,22	72,71	9502335,77	71,47	7226255,81	66,7	11,38	46,46
27	Sec Sold REPO	0,00	0	2956,06	0,02	4976,84	0,05	-100,00	-100,00
28	Overnight Borr	4152,29	0,03	0,00	0	16553,57	0,15		-74,92
29	Other Borr	865662,21	5,95	936240,56	7,04	815739,66	7,53	-7,54	6,12
30	Accd Int Payable	85618,55	0,59	63844,43	0,48	55799,74	0,52	34,10	53,44
31	Other Liab	301213,65	2,07	222882,39	1,68	349058,49	3,22	35,14	-13,71

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

No.	Description	30.06.2005		31.12.2004*		30.06.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 30.06.2004 ((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
32	Sub Debentures	0,00	0	0,00	0	0,00	0	0,00	0,00
33	Total Liab	11839964,92	81,34	10728259,21	80,69	8468384,10	78,16	10,36	39,81
34	CAPITAL								
35	Common Stock	1106149,11	7,6	1079209,11	8,12	1017369,12	9,39	2,50	8,73
36	Preferred Stock	8545,55	0,06	8545,55	0,06	8545,55	0,08	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	7,64	1085002,05	8,16	1023216,56	9,44	2,48	8,67
39	Capital Surplus	41650,06	0,29	41686,86	0,31	41697,76	0,38	-0,09	-0,11
40	Reserve Capital	175730,93	1,21	159982,50	1,2	158982,50	1,47	9,84	10,53
41	Reserves on asset reevaluation	49011,24	0,34	49868,75	0,38	49618,34	0,46	-1,72	-1,22
42	Other Reserves	0,00	0	0,00	0	0,00	0	0,00	0,00
43	Retained Earn	1338194,92	9,19	1230654,93	9,26	1092280,13	10,08	8,74	22,51
44	Total Capital	2716473,13	18,66	2567195,09	19,31	2365795,29	21,84	5,81	14,82
45	Total Liab and Cap	14556438,05	100	13295454,30	100	10834179,38	100	9,48	34,36
46	Tier I Capital	2578188,65	17,71	2434113,53	18,31	2236625,89	20,64	5,92	15,27
47	Total Regulatory Capital	2578098,48	17,71	2434024,50	18,31	2236574,59	20,64	5,92	15,27
48	Total Risk Weighted Assets	8568647,07	58,86	7760570,78	58,37	6711259,15	61,95	10,41	27,68
49	Foreign currency assets	6768194,27	46,5	6404575,23	48,17	5246113,58	48,42	5,68	29,01
50	Foreign currency liability	6570078,66	45,14	6203306,25	46,66	5112453,92	47,19	5,91	28,51
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1254434,85	8,62	1246235,56	9,37	1526118,46	14,09	0,66	-17,80
52	Total debit conditional accounts (quarterly)	204927,24	1,41	224766,15	1,69	202903,40	1,87	-8,83	1,00
53	Total credit conditional accounts (quarterly)	1290407,01	8,86	1021055,46	7,68	1182832,21	10,92	26,38	9,09
54	Overall on balance foreign exchange net assets	5420999,07	37,24	4979912,05	37,46	3994373,10	36,87	8,86	35,72
55	Overall on balance foreign exchange net liabilities	5217555,08	35,84	4768866,82	35,87	3838571,31	35,43	9,41	35,92

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