

Assets, Liability and Capital of the banking sector

Code	Description	30.11.2001		31.12.2000	
		18 Bank(s)	System (%)	20 Bank(s)	System (%)
1	ASSETS				
2	Cash	213,981,627.00	3.7	162,124,487.00	3.47
3	Due from banks	712,246,149.00	12.3	766,906,628.00	16.43
4	Due from NBM	466,161,065.00	8.05	398,672,941.00	8.54
5	Overnight placements	108,858,612.00	1.88	190,240,885.00	4.08
6	Securities bought for sale	32,844,163.00	0.57	21,289,826.00	0.46
7	Investment securities	592,942,089.00	10.24	384,503,529.00	8.24
8	Total securities	625,786,252.00	10.81	405,793,355.00	8.69
9	Loans and financial leasing (gross/total)	3,049,414,643.00	52.68	2,292,665,588.00	49.12
10	Allowance for loan losses	257,499,905.00	4.45	268,781,556.00	5.76
11	Net loans and financial leasing	2,791,914,738.00	48.23	2,023,884,032.00	43.36
12	Fixed assets, net	539,705,516.00	9.32	448,442,512.00	9.61
13	Accrued interest receivable	61,287,549.00	1.06	38,743,593.00	0.83
14	Other real estate	28,143,318.00	0.49	33,847,506.00	0.73
15	Other assets	240,361,313.00	4.15	199,048,518.00	4.26
16	Total Assets	5,788,446,139.00	100	4,667,704,457.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	80,677,300.00	1.39	28,612,435.00	0.61
19	Indiv. Deposits Nonint. Bearing	127,261,398.00	2.2	77,116,949.00	1.65
20	Legal Ent. Dep. Nonint. Bearing	759,113,365.00	13.11	604,906,779.00	12.96
21	Total Nonint Dep	967,052,064.00	16.71	710,636,163.00	15.22
22	Due to Banks Int. Bearing	30,426,743.00	0.53	114,671,357.00	2.46
23	Indiv Deposits Int. Bearing	1,475,881,359.00	25.5	889,021,935.00	19.05
24	Legal Ent Dep Int. Bearing	919,908,733.00	15.89	774,527,628.00	16.59
25	Total Int Deposits	2,426,216,835.00	41.91	1,778,220,920.00	38.1
26	Total deposits	3,393,268,898.00	58.62	2,488,857,083.00	53.32
27	Sec Sold REPO	999,000.00	0.02	6,767,920.00	0.14
28	Overnight Borr	7,403,559.00	0.13	6,906,478.00	0.15
29	Other Borr	496,447,262.00	8.58	496,106,612.00	10.63
30	Accd Int Payable	43,459,747.00	0.75	27,729,510.00	0.59
31	Other Liab	211,677,060.00	3.66	212,303,023.00	4.55
32	Sub Debentures	0	0	0	0
33	Total Liab	4,153,255,526.00	71.75	3,238,670,626.00	69.38
34	CAPITAL				
35	Common Stock	767,441,107.00	13.26	744,445,947.00	15.95
36	Preferred Stock	8,545,545.00	0.15	8,545,545.00	0.18
37	Minus Treasury Stock	5,147,570.00	0.09	9,631,140.00	0.21
38	Total stock in Circulation	770,839,082.00	13.32	743,360,352.00	15.93
39	Capital Surplus	41,520,059.00	0.72	10,451,359.00	0.22
40	Reserve Capital	103,430,030.00	1.79	87,013,159.00	1.86
41	Reserves on asset reevaluation	57,645,739.00	1	57,645,740.00	1.23
42	Other Reserves	28,127,943.00	0.49	35,402,917.00	0.76
43	Retained Earn	633,627,759.00	10.95	495,160,304.00	10.61
44	Special Fund	0	0	0	0
45	Total Capital	1,635,190,612.00	28.25	1,429,033,831.00	30.62
46	Total Liab and Cap	5,788,446,139.00	100	4,667,704,456.00	100
47	Tier I Capital	1,547,084,370.00	26.73	1,335,235,174.00	28.61

48	Total Regulatory Capital	1,632,902,622.00	28.21	1,400,400,226.00	30
49	Total Risk Weighted Assets	3,728,768,205.00	64.42	2,883,666,566.00	61.78
50	Foreign currency assets	2,669,721,357.00	46.12	2,441,225,787.00	52.3
51	Foreign currency liability	2,440,899,867.00	42.17	2,171,277,117.00	46.52
52	Cumulated deference up to 1 year between assets and liabilities to the interest rate	0	0	1,118,507,637.00	23.96
53	Total debit conditional accounts (quarterly)	0	0	41,019,620.00	0.88
54	Total credit conditional accounts (quarterly)	0	0	238,684,664.00	5.11
55	Overall on balance foreign exchange net assets	2,270,351,582.00	39.22	1,956,987,274.00	41.93
56	Overall on balance foreign exchange net liabilities	2,032,454,147.00	35.11	1,675,536,545.00	35.9

* Data as on 31.12.2000 are adjusted according the audit results.

** The data on the Banca municipală "Chişinău" SA are missing due to the fact that the bank did not submit in time the correct financial reports.