

**Assets, Liability and Capital of the banking sector of Republic of Moldova**  
(lei)

No.	Description	31.08.2003		31.12.2002		Dynamics in basic points (+/-)
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	
1	ASSETS					
2	Cash	566531835	6.04	391131121	4.94	44.84
3	Due from banks	1201954330	12.81	892897121	11.27	34.61
4	Due from NBM	731809674	7.80	774622170	9.78	-5.53
5	Overnight placements	116576399	1.24	177080495	2.24	-34.17
6	Securities bought for sale	105999750	1.13	59908562	0.76	76.94
7	Investment securities	664343285	7.08	727706373	9.19	-8.71
8	Total securities	770343035	8.21	787614935	9.94	-2.19
9	Loans and financial leasing (gross/total)	5258411056	56.05	4265574887	53.86	23.28
10	Allowance for loan losses	292119483	3.11	269249803	3.40	8.49
11	Net loans and financial leasing	4966291573	52.94	3996325084	50.46	24.27
12	Fixed assets, net	644156943	6.87	595124549	7.51	8.24
13	Accrued interest receivable	78691190	0.84	40498463	0.51	94.31
14	Other real estate	10738210	0.11	20029910	0.25	-46.39
15	Other assets	294770985	3.14	244744192	3.09	20.44
16	<b>Total Assets</b>	<b>9381864175</b>	<b>100.00</b>	<b>7920068040</b>	<b>100.00</b>	<b>18.46</b>
17	LIABILITIES					
18	Due to Banks Nonint. Bearing	8173898	0.09	26608630	0.34	-69.28
19	Indiv. Deposits Nonint. Bearing	300687703	3.20	207984231	2.63	44.57
20	Legal Ent. Dep. Nonint. Bearing	1363853315	14.54	1230485242	15.54	10.84
21	Total Nonint Dep	1672714916	17.83	1465078103	18.50	14.17
22	Due to Banks Int. Bearing	40960083	0.44	51060512	0.64	-19.78
23	Indiv Deposits Int. Bearing	2806721339	29.92	2187634043	27.62	28.30
24	Legal Ent Dep Int. Bearing	1650023694	17.59	1414170784	17.86	16.68
25	Total Int Deposits	4497705116	47.94	3652865339	46.12	23.13
26	Total deposits	6170420032	65.77	5117943442	64.62	20.56
27	Sec Sold REPO	0	0.00	9798782	0.12	-100.00
28	Overnight Borr	9997060	0.11	8293200	0.10	20.55
29	Other Borr	775424654	8.27	703948793	8.89	10.15
30	Accd Int Payable	52666999	0.56	41381282	0.52	27.27
31	Other Liab	295705110	3.15	217932527	2.75	35.69
32	Sub Debentures	0	0.00	0	0.00	
33	Total Liab	7304213854	77.85	6099298026	77.01	19.75
34	CAPITAL					
35	Common Stock	782982117	8.35	746842107	9.43	4.84
36	Preferred Stock	8545545	0.09	8545545	0.11	0.00
37	Minus Treasury Stock	2736500	0.03	2151450	0.03	27.19
38	Total stock in Circulation	788791162	8.41	753236202	9.51	4.72
39	Capital Surplus	41697759	0.44	41695559	0.53	0.01
40	Reserve Capital	138842190	1.48	125880690	1.59	10.30
41	Reserves on asset reevaluation	49582828	0.53	55141543	0.70	-10.08
42	Other Reserves	0	0.00	0	0.00	
43	Retained Earn	1058736382	11.28	844816020	10.67	25.32
44	Total Capital	2077650321	22.15	1820770014	22.99	14.11
45	<b>Total Liab and Cap</b>	<b>9381864176</b>	<b>100.00</b>	<b>7920068040</b>	<b>100.00</b>	<b>18.46</b>
46	Tier I Capital	1950455461	20.79	1695024697	21.40	15.07

47	Total Regulatory Capital	1950404161	20.79	1695723397	21.41	15.02
48	Total Risk Weighted Assets	5815476946	61.99	4659235751	58.83	24.82
49	Foreign currency assets	5173897032	55.15	4026150967	50.83	28.51
50	Foreign currency liability	4880835567	52.02	3781248289	47.74	29.08
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1160944309	14.66	
52	Total debit conditional accounts (quarterly)			359226341	4.54	
53	Total credit conditional accounts (quarterly)			828859070	10.47	
54	Overall on balance foreign exchange net assets	3838837811	40.92	3137898674	39.62	22.34
55	Overall on balance foreign exchange net liabilities	3533282377	37.66	2875165723	36.30	22.89

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