

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

(thousands MDL)

No.	Description	31.07.2005		31.12.2004		31.07.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2004 ((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	870186.02	5.77	733944.11	5.52	656070.40	6.03	18.56	32.64
3	Due from banks	1127995.06	7.48	957665.37	7.2	856609.05	7.87	17.79	31.68
4	Due from NBM	2262470.58	15.01	2130204.17	16.02	1247258.22	11.46	6.21	81.40
5	Overnight placements	341201.04	2.26	118205.79	0.89	97046.25	0.89	188.65	251.59
6	Securities bought for sale	77387.10	0.51	135843.17	1.02	143447.57	1.32	-43.03	-46.05
7	Investment securities	1473069.32	9.77	833394.71	6.27	878338.97	8.07	76.76	67.71
8	Total securities	1550456.42	10.28	969237.88	7.29	1021786.54	9.38	59.97	51.74
9	Loans and financial leasing (gross/total)	8010793.34	53.14	7686423.30	57.81	6225751.33	57.18	4.22	28.67
10	Allowance for loan losses	443106.38	2.94	452457.28	3.4	353378.12	3.25	-2.07	25.39
11	Net loans and financial leasing	7567686.96	50.2	7233966.02	54.41	5872373.21	53.94	4.61	28.87
12	Fixed assets, net	784425.07	5.2	741856.37	5.58	697296.19	6.4	5.74	12.50
13	Accrued interest receivable	122346.11	0.81	80063.51	0.6	87798.40	0.81	52.81	39.35
14	Other real estate	21690.14	0.14	27669.61	0.21	26931.96	0.25	-21.61	-19.46
15	Other assets	427318.00	2.83	302641.47	2.28	324436.15	2.98	41.20	31.71
16	Total Assets	15075775.38	100	13295454.30	100	10887606.38	100	13.39	38.47
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	27986.88	0.19	36763.35	0.28	10327.36	0.09	-23.87	171.00
19	Indiv. Deposits Nonint. Bearing	474516.46	3.15	391058.66	2.94	390471.80	3.59	21.34	21.52
20	Legal Ent. Dep. Nonint. Bearing	1352707.39	8.97	1618195.25	12.17	1433462.82	13.17	-16.41	-5.63
21	Total Nonint Dep	1855210.73	12.31	2046017.25	15.39	1834261.98	16.85	-9.33	1.14
22	Due to Banks Int. Bearing	333256.71	2.21	245851.48	1.85	49971.04	0.46	35.55	566.90
23	Indiv Deposits Int. Bearing	5593443.76	37.1	4466254.96	33.59	3497410.90	32.12	25.24	59.93
24	Legal Ent Dep Int. Bearing	3255812.15	21.6	2744212.08	20.64	1951655.60	17.93	18.64	66.82
25	Total Int Deposits	9182512.62	60.91	7456318.52	56.08	5499037.54	50.51	23.15	66.98
26	Total deposits	11037723.35	73.21	9502335.77	71.47	7333299.51	67.35	16.16	50.52
27	Sec Sold REPO	0.00	0	2956.06	0.02	0.00	0	-100.00	0.00
28	Overnight Borr	15322.99	0.1	0.00	0	2392.24	0.02		540.53
29	Other Borr	852798.57	5.66	936240.56	7.04	775239.25	7.12	-8.91	10.00
30	Accd Int Payable	91667.81	0.61	63844.43	0.48	57106.25	0.52	43.58	60.52
31	Other Liab	329559.37	2.19	222882.39	1.68	326989.42	3	47.86	0.79

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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
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	12327072.10	81.77	10728259.21	80.69	8495026.68	78.02	14.90	45.11
34	CAPITAL								
35	Common Stock	1106149.11	7.34	1079209.11	8.12	1039049.12	9.54	2.50	6.46
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	7.38	1085002.05	8.16	1044896.56	9.6	2.48	6.41
39	Capital Surplus	41650.06	0.28	41686.86	0.31	41697.76	0.38	-0.09	-0.11
40	Reserve Capital	175730.93	1.17	159982.50	1.2	158982.50	1.46	9.84	10.53
41	Reserves on asset reevaluation	48990.69	0.32	49868.75	0.38	49618.34	0.46	-1.76	-1.26
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1370445.61	9.09	1230654.93	9.26	1097384.54	10.08	11.36	24.88
44	Total Capital	2748703.28	18.23	2567195.09	19.31	2392579.70	21.98	7.07	14.88
45	Total Liab and Cap	15075775.38	100	13295454.30	100	10887606.38	100	13.39	38.47
46	Tier I Capital	2611360.74	17.32	2434113.53	18.31	2265682.01	20.81	7.28	15.26
47	Total Regulatory Capital	2611270.57	17.32	2434024.50	18.31	2265630.71	20.81	7.28	15.26
48	Total Risk Weighted Assets	8732422.93	57.92	7760570.78	58.37	6742799.59	61.93	12.52	29.51
49	Foreign currency assets	6839252.64	45.37	6404575.23	48.17	5148282.31	47.29	6.79	32.85
50	Foreign currency liability	6607768.47	43.83	6203306.25	46.66	5035738.62	46.25	6.52	31.22
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1246235.56	9.37				
52	Total debit conditional accounts (quarterly)			224766.15	1.69				
53	Total credit conditional accounts (quarterly)			1021055.46	7.68				
54	Overall on balance foreign exchange net assets	5515665.84	36.59	4979912.05	37.46	3916369.14	35.97	10.76	
55	Overall on balance foreign exchange net liabilities	5282655.78	35.04	4768866.82	35.87	3791682.42	34.83	10.77	

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

Director of Banking Regulation and Supervision Department

Radu Musteața