

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

(thousand MDL)

No.	Description	30.11.2005		31.12.2004*		30.11.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 30.11.2004 ((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	903471.60	5.38	733944.11	5.52	688405.19	5.36	23.10	31.24
3	Due from banks	1193230.88	7.1	957665.37	7.2	1027801.01	8	24.60	16.10
4	Due from NBM	2026463.11	12.06	2130204.17	16.02	1455768.04	11.33	-4.87	39.20
5	Overnight placements	324784.53	1.93	118205.79	0.89	109693.25	0.85	174.76	196.08
6	Securities bought for sale	126990.16	0.76	135843.17	1.02	170199.93	1.32	-6.52	-25.39
7	Investment securities	1507649.17	8.97	833394.71	6.27	862410.72	6.71	80.90	74.82
8	Total securities	1634639.32	9.73	969237.88	7.29	1032610.65	8.04	68.65	58.30
9	Loans and financial leasing (gross/total)	9736802.72	57.94	7686423.30	57.81	7747595.12	60.3	26.68	25.68
10	Allowance for loan losses	478843.17	2.85	452457.28	3.4	428554.39	3.34	5.83	11.73
11	Net loans and financial leasing	9257959.55	55.09	7233966.02	54.41	7319040.73	56.96	27.98	26.49
12	Fixed assets, net	831297.33	4.95	741856.37	5.58	710537.03	5.53	12.06	17.00
13	Accrued interest receivable	126135.69	0.75	80063.51	0.6	94766.84	0.74	57.54	33.10
14	Other real estate	17633.68	0.1	27669.61	0.21	23511.83	0.18	-36.27	-25.00
15	Other assets	489940.72	2.92	302641.47	2.28	387122.44	3.01	61.89	26.56
16	Total Assets	16805556.42	100	13295454.30	100	12849257.02	100	26.40	30.79
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	33459.79	0.2	36763.35	0.28	24491.82	0.19	-8.99	36.62
19	Indiv. Deposits Nonint. Bearing	455560.42	2.71	391058.66	2.94	406788.72	3.17	16.49	11.99
20	Legal Ent. Dep. Nonint. Bearing	1388741.12	8.26	1618195.25	12.17	1544295.00	12.02	-14.18	-10.07
21	Total Nonint Dep	1877761.32	11.17	2046017.25	15.39	1975575.54	15.38	-8.22	-4.95
22	Due to Banks Int. Bearing	385769.53	2.3	245851.48	1.85	158875.33	1.24	56.91	142.81
23	Indiv Deposits Int. Bearing	6193164.66	36.85	4466254.96	33.59	4171147.98	32.46	38.67	48.48
24	Legal Ent Dep Int. Bearing	3985990.44	23.72	2744212.08	20.64	2653726.74	20.65	45.25	50.20
25	Total Int Deposits	10564924.62	62.87	7456318.52	56.08	6983750.05	54.35	41.69	51.28
26	Total deposits	12442685.94	74.04	9502335.77	71.47	8959325.59	69.73	30.94	38.88
27	Sec Sold REPO	6306.00	0.04	2956.06	0.02	0.00	0	113.32	
28	Overnight Borr	31396.58	0.19	0.00	0	11235.69	0.09		179.44
29	Other Borr	890978.07	5.3	936240.56	7.04	946912.51	7.37	-4.83	-5.91
30	Accd Int Payable	103974.18	0.62	63844.43	0.48	66878.01	0.52	62.86	55.47
31	Other Liab	373615.01	2.22	222882.39	1.68	338574.45	2.63	67.63	10.35
32	Sub Debentures	0.00	0	0.00	0	0.00	0		

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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
33	Total Liab	13848955.77	82.41	10728259.21	80.69	10322926.25	80.34	29.09	34.16
34	CAPITAL								
35	Common Stock	1126141.61	6.7	1079209.11	8.12	1046849.12	8.15	4.35	7.57
36	Preferred Stock	8053.05	0.05	8545.55	0.06	8545.55	0.07	-5.76	-5.76
37	Minus Treasury Stock	3204.56	0.02	2752.60	0.02	2698.10	0.02	16.42	18.77
38	Total stock in Circulation	1130990.09	6.73	1085002.05	8.16	1052696.56	8.19	4.24	7.44
39	Capital Surplus	41452.11	0.25	41686.86	0.31	41697.76	0.32	-0.56	-0.59
40	Reserve Capital	175730.93	1.05	159982.50	1.2	159982.50	1.25	9.84	9.84
41	Reserves on asset reevaluation	47715.10	0.28	49868.75	0.38	49598.75	0.39	-4.32	-3.80
42	Other Reserves	0.00	0	0.00	0	0.00	0		
43	Retained Earn	1560712.42	9.29	1230654.93	9.26	1222355.20	9.51	26.82	27.68
44	Total Capital	2956600.65	17.59	2567195.09	19.31	2526330.76	19.66	15.17	17.03
45	Total Liab and Cap	16805556.42	100	13295454.30	100	12849257.01	100	26.40	30.79
46	Tier I Capital	2817032.22	16.76	2434113.53	18.31	2403772.08	18.71	15.73	17.19
47	Total Regulatory Capital	2816942.05	16.76	2434024.50	18.31	2403720.78	18.71	15.73	17.19
48	Total Risk Weighted Assets	10245741.87	60.97	7760570.78	58.37	7772273.76	60.49	32.02	31.82
49	Foreign currency assets	7640285.74	45.46	6404575.23	48.17	6381391.93	49.66	19.29	19.73
50	Foreign currency liability	7317786.53	43.54	6203306.25	46.66	6135734.65	47.75	17.97	19.27
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	0.00	0	1246235.56	9.37	0.00	0		
52	Total debit conditional accounts (quarterly)	0.00	0	224766.15	1.69	0.00	0		
53	Total credit conditional accounts (quarterly)	0.00	0	1021055.46	7.68	0.00	0		
54	Overall on balance foreign exchange net assets	6160777.11	36.66	4979912.05	37.46	4938370.39	38.43	23.71	24.75
55	Overall on balance foreign exchange net liabilities	5837560.09	34.74	4768866.82	35.87	4684231.26	36.46	22.41	24.62

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

