

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

(thousands MDL)

No.	Description	31.10.2004		31.12.2003*		31.10.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2003 ((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	786493.517	6.29	547613.01	5.33	506047.686	5.27	43.62	55.42
3	Due from banks	973011.65	7.78	1072415.74	10.43	1039705.54	10.82	-9.27	-6.41
4	Due from NBM	1224731.90	9.79	836057.74	8.13	645495.44	6.72	46.49	89.74
5	Overnight placements	141272.07	1.13	294066.45	2.86	215552.98	2.24	-51.96	-34.46
6	Securities bought for sale	213809.19	1.71	82791.11	0.81	94208.68	0.98	158.25	126.95
7	Investment securities	1014675.27	8.11	637769.19	6.2	622366.67	6.48	59.10	63.03
8	Total securities	1228484.47	9.82	720560.29	7.01	716575.35	7.46	70.49	71.44
9	Loans and financial leasing (gross/total)	7386475.24	59.03	6122913.30	59.54	5758091.87	59.95	20.64	28.28
10	Allowance for loan losses	414845.84	3.32	343099.23	3.34	315846.30	3.29	20.91	31.34
11	Net loans and financial leasing	6971629.41	55.71	5779814.07	56.21	5442245.57	56.66	20.62	28.10
12	Fixed assets, net	705404.76	5.64	691893.19	6.73	661684.46	6.89	1.95	6.61
13	Accrued interest receivable	90549.00	0.72	49429.23	0.48	68696.96	0.72	83.19	31.81
14	Other real estate	26583.18	0.21	15908.10	0.15	6630.03	0.07	67.10	300.95
15	Other assets	365528.28	2.92	275230.97	2.68	302126.57	3.15	32.81	20.99
16	Total Assets	12513688.23	100	10282988.79	100	9604760.58	100	21.69	30.29
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	30507.09	0.24	11642.29	0.11	6320.19	0.07	162.04	382.69
19	Indiv. Deposits Nonint. Bearing	404005.91	3.23	408351.19	3.97	331908.97	3.46	-1.06	21.72
20	Legal Ent. Dep. Nonint. Bearing	1611914.11	12.88	1513305.28	14.72	1294928.48	13.48	6.52	24.48
21	Total Nonint Dep	2046427.11	16.35	1933298.76	18.8	1633157.63	17	5.85	25.30
22	Due to Banks Int. Bearing	184520.00	1.47	137393.84	1.34	44420.94	0.46	34.30	315.39
23	Indiv Deposits Int. Bearing	3948728.02	31.56	2955408.14	28.74	2842382.85	29.59	33.61	38.92
24	Legal Ent Dep Int. Bearing	2518162.22	20.12	1840008.96	17.89	1746955.73	18.19	36.86	44.15
25	Total Int Deposits	6651410.24	53.15	4932810.94	47.97	4633759.51	48.24	34.84	43.54
26	Total deposits	8697837.35	69.51	6866109.70	66.77	6266917.14	65.25	26.68	38.79
27	Sec Sold REPO	21440.25	0.17	0.00	0.00	4315.08	0.04	100.00	396.87
28	Overnight Borr	0.00	0	77288.00	0.75	52253.25	0.54	-100.00	-100.00
29	Other Borr	923376.82	7.38	912839.68	8.88	762742.79	7.94	1.15	21.06
30	Accd Int Payable	63582.56	0.51	44687.00	0.43	50558.15	0.53	42.28	25.76
31	Other Liab	329547.33	2.63	224216.72	2.18	329847.06	3.43	46.98	-0.09
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	10035784.30	80.2	8125141.09	79.02	7466633.47	77.74	23.52	34.41

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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
34	CAPITAL								
35	Common Stock	1046849.12	8.37	789044.02	7.67	786044.02	8.18	32.67	33.18
36	Preferred Stock	8545.55	0.07	8545.55	0.08	8545.55	0.09	0.00	0.00
37	Minus Treasury Stock	2698.10	0.02	2698.10	0.03	2736.50	0.03	0.00	-1.40
38	Total stock in Circulation	1052696.56	8.41	794891.46	7.73	791853.06	8.24	32.43	32.94
39	Capital Surplus	41697.76	0.33	41697.76	0.41	41697.76	0.43	0.00	0.00
40	Reserve Capital	159982.50	1.28	145690.19	1.42	138842.19	1.45	9.81	15.23
41	Reserves on asset reevaluation	49598.75	0.4	49625.96	0.48	49582.24	0.52	-0.05	0.03
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1173928.37	9.38	1125942.32	10.95	1116151.86	11.62	4.26	5.18
44	Total Capital	2477903.94	19.8	2157847.70	20.98	2138127.12	22.26	14.83	15.89
45	Total Liab and Cap	12513688.23	100	10282988.79	100	9604760.58	100	21.69	30.29
46	Tier I Capital	2355460.86	18.82	2029287.30	19.73	2015149.61	20.98	16.07	16.89
47	Total Regulatory Capital	2355409.56	18.82	2029236.00	19.73	2015098.31	20.98	16.07	16.89
48	Total Risk Weighted Assets	7646546.29	61.11	6426328.90	62.49	6301062.74	65.6	18.99	21.35
49	Foreign currency assets	6239186.78	49.86	5754477.04	55.96	5263897.44	54.81	8.42	18.53
50	Foreign currency liability	6090140.19	48.67	5396704.59	52.48	5009988.12	52.16	12.85	21.56
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1453094.61	14.13				
52	Total debit conditional accounts (quarterly)			617266.04	6				
53	Total credit conditional accounts (quarterly)			1486342.68	14.45				
54	Overall on balance foreign exchange net assets	4791745.48	38.29	4310660.99	41.92	3930173.00	40.92	11.16	21.92
55	Overall on balance foreign exchange net liabilities	4635770.17	37.05	3949933.83	38.41	3663265.64	38.14	17.36	26.55

* Data as on 31.12.2003 are adjusted according the audit results.