

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

(thousands lei)

No.	Description	31.12.2003		31.12.2002		Dynamics in comparison with 31.12.2002 ((3-5)/5*100) %
		16 Bank(s)	% from assets	16 Bank(s)	% from assets	
1	2	3	4	5	6	7
	<b>ASSETS</b>					
2	Cash	547613.01	5.32	391131.12	4.94	40.01
3	Due from banks	1086878.42	10.56	892897.12	11.27	21.72
4	Due from NBM	836057.74	8.13	774622.17	9.78	7.93
5	Overnight placements	279603.77	2.72	177080.50	2.24	57.90
6	Securities bought for sale	82791.11	0.8	59908.56	0.76	38.20
7	Investment securities	637763.29	6.2	727706.37	9.19	-12.36
8	Total securities	720554.39	7	787614.94	9.94	-8.51
9	Loans and financial leasing (gross/total)	6123883.62	59.51	4265574.89	53.86	43.57
10	Allowance for loan losses	339312.33	3.3	269249.80	3.4	26.02
11	Net loans and financial leasing	5784571.29	56.22	3996325.08	50.46	44.75
12	Fixed assets, net	691893.19	6.72	595124.55	7.51	16.26
13	Accrued interest receivable	50198.47	0.49	40498.46	0.51	23.95
14	Other real estate	15908.10	0.15	20029.91	0.25	-20.58
15	Other assets	276647.13	2.69	244744.19	3.09	13.04
16	Total Assets	10289925.51	100	7920068.04	100	29.92
17	<b>LIABILITIES</b>					
18	Due to Banks Nonint. Bearing	11642.29	0.11	26608.63	0.34	-56.25
19	Indiv. Deposits Nonint. Bearing	408264.47	3.97	207984.23	2.63	96.30
20	Legal Ent. Dep. Nonint. Bearing	1513305.28	14.71	1230485.24	15.54	22.98
21	Total Nonint Dep	1933212.04	18.79	1465078.10	18.5	31.95
22	Due to Banks Int. Bearing	137393.84	1.34	51060.51	0.64	169.08
23	Indiv Deposits Int. Bearing	2955408.14	28.72	2187634.04	27.62	35.10
24	Legal Ent Dep Int. Bearing	1840008.96	17.88	1414170.78	17.86	30.11
25	Total Int Deposits	4932810.94	47.94	3652865.34	46.12	35.04
26	Total deposits	6866022.97	66.73	5117943.44	64.62	34.16
27	Sec Sold REPO	0.00	0	9798.78	0.12	-100.00
28	Overnight Borr	77288.00	0.75	8293.20	0.1	831.94
29	Other Borr	912839.68	8.87	703948.79	8.89	29.67
30	Accd Int Payable	45465.57	0.44	41381.28	0.52	9.87
31	Other Liab	219009.32	2.13	217932.53	2.75	0.49
32	Sub Debentures	0.00	0	0.00	0	0.00
33	Total Liab	8120625.54	78.92	6099298.03	77.01	33.14

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		16 Bank(s)	% from assets	16 Bank(s)	% from assets	
1	2	3	4	5	6	7
34	CAPITAL					
35	Common Stock	789044.02	7.67	746842.11	9.43	5.65
36	Preferred Stock	8545.55	0.08	8545.55	0.11	0.00
37	Minus Treasury Stock	2698.10	0.03	2151.45	0.03	25.41
38	Total stock in Circulation	794891.46	7.72	753236.20	9.51	5.53
39	Capital Surplus	41697.76	0.41	41695.56	0.53	0.01
40	Reserve Capital	138842.19	1.35	125880.69	1.59	10.30
41	Reserves on asset reevaluation	49526.14	0.48	55141.54	0.7	-10.18
42	Other Reserves	0.00	0	0.00	0	0.00
43	Retained Earn	1144342.42	11.12	844816.02	10.67	35.45
44	Total Capital	2169299.97	21.08	1820770.01	22.99	19.14
45	Total Liab and Cap	10289925.51	100	7920068.04	100	29.92
46	<b>Tier I Capital</b>	2041011.74	19.84	1695024.70	21.4	20.41
47	Total Regulatory Capital	2040960.44	19.83	1695723.40	21.41	20.36
48	Total Risk Weighted Assets	6413731.46	62.33	4659235.75	58.83	37.66
49	Foreign currency assets	5754477.04	55.92	4026150.97	50.83	42.93
50	Foreign currency liability	5396704.59	52.45	3781248.29	47.74	42.72
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1454044.87	14.13	1160944.31	14.66	25.25
52	Total debit conditional accounts (quarterly)	386190.66	3.75	359226.34	4.54	7.51
53	Total credit conditional accounts (quarterly)	1195871.30	11.62	828859.07	10.47	44.28
54	Overall on balance foreign exchange net assets	4310660.99	41.89	3137898.67	39.62	37.37
55	Overall on balance foreign exchange net liabilities	3949933.83	38.39	2875165.72	36.3	37.38

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