

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

(thousands lei)

No.	Description	30.11.2003		31.12.2002		30.11.2002		Dynamics in comparison with 31.12.2002 ((3-5)/5*100) %	Dynamics in comparison with 31.11.2002 ((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	502385.67	5.11	391131.12	4.94	393415.34	5.09	28.44	27.70
3	Due from banks	1038810.80	10.57	892897.12	11.27	841351.98	10.88	16.34	23.47
4	Due from NBM	748336.20	7.62	774622.17	9.78	725171.21	9.38	-3.39	3.19
5	Overnight placements	192089.01	1.95	177080.50	2.24	120229.14	1.55	8.48	59.77
6	Securities bought for sale	91121.31	0.93	59908.56	0.76	56510.05	0.73	52.10	61.25
7	Investment securities	621715.46	6.33	727706.37	9.19	740927.81	9.58	-14.57	-16.09
8	Total securities	712836.77	7.25	787614.94	9.94	797437.85	10.31	-9.49	-10.61
9	Loans and financial leasing (gross/total)	5910711.43	60.15	4265574.89	53.86	4197502.54	54.27	38.57	40.81
10	Allowance for loan losses	323492.79	3.29	269249.80	3.4	251949.63	3.26	20.15	28.40
11	Net loans and financial leasing	5587218.65	56.86	3996325.08	50.46	3945552.91	51.01	39.81	41.61
12	Fixed assets, net	664903.99	6.77	595124.55	7.51	571724.28	7.39	11.73	16.30
13	Accrued interest receivable	72528.81	0.74	40498.46	0.51	60387.98	0.78	79.09	20.10
14	Other real estate	6353.97	0.06	20029.91	0.25	25933.86	0.34	-68.28	-75.50
15	Other assets	301191.99	3.07	244744.19	3.09	253474.80	3.28	23.06	18.83
16	<b>Total Assets</b>	<b>9826655.85</b>	<b>100</b>	<b>7920068.04</b>	<b>100</b>	<b>7734679.36</b>	<b>100</b>	<b>24.07</b>	<b>27.05</b>
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	7676.01	0.08	26608.63	0.34	6071.74	0.08	-71.15	26.42
19	Indiv. Deposits Nonint. Bearing	361078.41	3.67	207984.23	2.63	191188.60	2.47	73.61	88.86
20	Legal Ent. Dep. Nonint. Bearing	1265068.66	12.87	1230485.24	15.54	1108408.43	14.33	2.81	14.13
21	Total Nonint Dep	1633823.08	16.63	1465078.10	18.5	1305668.77	16.88	11.52	25.13
22	Due to Banks Int. Bearing	65533.64	0.67	51060.51	0.64	45729.31	0.59	28.35	43.31
23	Indiv Deposits Int. Bearing	2873040.52	29.24	2187634.04	27.62	2091590.16	27.04	31.33	37.36
24	Legal Ent Dep Int. Bearing	1741808.39	17.73	1414170.78	17.86	1456552.26	18.83	23.17	19.58
25	Total Int Deposits	4680382.55	47.63	3652865.34	46.12	3593871.74	46.46	28.13	30.23
26	Total deposits	6314205.63	64.26	5117943.44	64.62	4899540.51	63.35	23.37	28.87
27	Sec Sold REPO	3388.14	0.03	9798.78	0.12	11531.52	0.15	-65.42	-70.62
28	Overnight Borr	46149.35	0.47	8293.20	0.1	16030.08	0.21	456.47	187.89
29	Other Borr	871578.96	8.87	703948.79	8.89	692271.06	8.95	23.81	25.90
30	Accd Int Payable	55617.03	0.57	41381.28	0.52	51057.81	0.66	34.40	8.93
31	Other Liab	370953.93	3.77	217932.53	2.75	208474.22	2.7	70.22	77.94
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	7661893.03	77.97	6099298.03	77.01	5878905.20	76.01	25.62	30.33
34	CAPITAL								
35	Common Stock	786044.02	8	746842.11	9.43	746842.11	9.66	5.25	5.25
36	Preferred Stock	8545.55	0.09	8545.55	0.11	8545.55	0.11	0.00	0.00
37	Minus Treasury Stock	2736.50	0.03	2151.45	0.03	2151.45	0.03	27.19	27.19
38	Total stock in Circulation	791853.06	8.06	753236.20	9.51	753236.20	9.74	5.13	5.13
39	Capital Surplus	41697.76	0.42	41695.56	0.53	41520.06	0.54	0.01	0.43
40	Reserve Capital	138842.19	1.41	125880.69	1.59	125880.69	1.63	10.30	10.30
41	Reserves on asset reevaluation	49434.70	0.5	55141.54	0.7	57632.95	0.75	-10.35	-14.22
42	Other Reserves	0.00	0	0.00	0	0.00	0		
43	Retained Earn	1142935.10	11.63	844816.02	10.67	877504.26	11.35	35.29	30.25
44	Total Capital	2164762.81	22.03	1820770.01	22.99	1855774.16	23.99	18.89	16.65
45	<b>Total Liab and Cap</b>	9826655.85	100	7920068.04	100	7734679.36	100	24.07	27.05
46	Tier I Capital	2037868.98	20.74	1695024.70	21.4	1729276.63	22.36	20.23	17.85
47	Total Regulatory Capital	2037817.68	20.74	1695723.40	21.41	1729975.33	22.37	20.17	17.79
48	Total Risk Weighted Assets	6380098.47	64.93	4659235.75	58.83	4652543.56	60.15	36.93	37.13
49	Foreign currency assets	5371999.63	54.67	4026150.97	50.83	3809810.30	49.26	33.43	41.00
50	Foreign currency liability	5079054.28	51.69	3781248.29	47.74	3559137.04	46.02	34.32	42.70
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1160944.31	14.66				
52	Total debit conditional accounts (quarterly)			359226.34	4.54				
53	Total credit conditional accounts (quarterly)			828859.07	10.47				
54	Overall on balance foreign exchange net assets	4089981.74	41.62	3137898.67	39.62	3044118.47	39.36	30.34	34.36
55	Overall on balance foreign exchange net liabilities	3773947.61	38.41	2875165.72	36.3	2768655.49	35.8	31.26	36.31

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