

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

(lei)

No.	Description	30.06.2003		31.12.2002		Dynamics in basic points (+/-)
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	
1	ASSETS					
2	Cash	500635301	5.6	391131121	4.94	28.00
3	Due from banks	1168316297	13.07	892897121	11.27	30.85
4	Due from NBM	638815053	7.15	774622170	9.78	-17.53
5	Overnight placements	163333656	1.83	177080495	2.24	-7.76
6	Securities bought for sale	75462848	0.84	59908562	0.76	25.96
7	Investment securities	694637739	7.77	727706373	9.19	-4.54
8	Total securities	770100587	8.61	787614935	9.94	-2.22
9	Loans and financial leasing (gross/total)	5000565426	55.94	4265574887	53.86	17.23
10	Allowance for loan losses	289340161	3.24	269249803	3.4	7.46
11	Net loans and financial leasing	4711225265	52.7	3996325084	50.46	17.89
12	Fixed assets, net	634148064	7.09	595124549	7.51	6.56
13	Accrued interest receivable	74175587	0.83	40498463	0.51	83.16
14	Other real estate	15264691	0.17	20029910	0.25	-23.79
15	Other assets	263566269	2.95	244744192	3.09	7.69
16	Total Assets	8939580770	100	7920068040	100	12.87
17	LIABILITIES					
18	Due to Banks Nonint. Bearing	4599990	0.05	26608630	0.34	-82.71
19	Indiv. Deposits Nonint. Bearing	298447939	3.34	207984231	2.63	43.50
20	Legal Ent. Dep. Nonint. Bearing	1308275005	14.63	1230485242	15.54	6.32
21	Total Nonint Dep	1611322934	18.02	1465078103	18.5	9.98
22	Due to Banks Int. Bearing	67331999	0.75	51060512	0.64	31.87
23	Indiv Deposits Int. Bearing	2688836792	30.08	2187634043	27.62	22.91
24	Legal Ent Dep Int. Bearing	1402874518	15.69	1414170784	17.86	-0.80
25	Total Int Deposits	4159043309	46.52	3652865339	46.12	13.86
26	Total deposits	5770366243	64.55	5117943442	64.62	12.75
27	Sec Sold REPO	4030539	0.05	9798782	0.12	-58.87
28	Overnight Borr	8893308	0.1	8293200	0.1	7.24
29	Other Borr	817395429	9.14	703948793	8.89	16.12
30	Accd Int Payable	46849975	0.52	41381282	0.52	13.22
31	Other Liab	293386451	3.28	217932527	2.75	34.62
32	Sub Debentures	0	0	0	0	
33	Total Liab	6940921945	77.64	6099298026	77.01	13.80
34	CAPITAL					
35	Common Stock	782982117	8.76	746842107	9.43	4.84
36	Preferred Stock	8545545	0.1	8545545	0.11	0.00
37	Minus Treasury Stock	2698100	0.03	2151450	0.03	25.41
38	Total stock in Circulation	788829562	8.82	753236202	9.51	4.73
39	Capital Surplus	41697759	0.47	41695559	0.53	0.01
40	Reserve Capital	138842190	1.55	125880690	1.59	10.30
41	Reserves on asset reevaluation	49582828	0.55	55141543	0.7	-10.08
42	Other Reserves	0	0	0	0	
43	Retained Earn	979706486	10.96	844816020	10.67	15.97
44	Total Capital	1998658825	22.36	1820770014	22.99	9.77
45	Total Liab and Cap	8939580770	100	7920068040	100	12.87
46	Tier I Capital	1872090089	20.94	1695024697	21.4	10.45
47	Total Regulatory Capital	1872038789	20.94	1695723397	21.41	10.40
48	Total Risk Weighted Assets	5543534113	62.01	4659235751	58.83	18.98
49	Foreign currency assets	4948935662	55.36	4026150967	50.83	22.92
50	Foreign currency liability	4757434208	53.22	3781248289	47.74	25.82
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1100232513	12.31	1160944309	14.66	-5.23

52	Total debit conditional accounts (quarterly)	2136416271	23.9	359226341	4.54	494.73
53	Total credit conditional accounts (quarterly)	2952122116	33.02	828859070	10.47	256.17
54	Overall on balance foreign exchange net assets	3671785091	41.07	3137898674	39.62	17.01
55	Overall on balance foreign exchange net liabilities	3453575688	38.63	2875165723	36.3	20.12

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