

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

(thousands lei)

No.	Description	31.01.2004		31.12.2003		31.01.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2003 ((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	625338.53	6.05	547613.01	5.32	481753.67	5.89	14.19	29.80
3	Due from banks	1117061.99	10.81	1086878.42	10.56	1073765.15	13.12	2.78	4.03
4	Due from NBM	953193.27	9.23	836057.74	8.13	841081.78	10.28	14.01	13.33
5	Overnight placements	112720.52	1.09	279603.77	2.72	78562.43	0.96	-59.69	43.48
6	Securities bought for sale	86381.96	0.84	82791.11	0.8	57781.11	0.71	4.34	49.50
7	Investment securities	692727.07	6.7	637763.29	6.2	730593.97	8.93	8.62	-5.18
8	Total securities	779109.02	7.54	720554.39	7	788375.07	9.64	8.13	-1.18
9	Loans and financial leasing (gross/total)	6029893.06	58.36	6123883.62	59.51	4226300.91	51.66	-1.53	42.68
10	Allowance for loan losses	340370.12	3.29	339312.33	3.3	262186.35	3.2	0.31	29.82
11	Net loans and financial leasing	5689522.95	55.07	5784571.29	56.22	3964114.57	48.45	-1.64	43.53
12	Fixed assets, net	693567.31	6.71	691893.19	6.72	600914.58	7.34	0.24	15.42
13	Accrued interest receivable	59425.38	0.58	50198.47	0.49	47449.68	0.58	18.38	25.24
14	Other real estate	14042.66	0.14	15908.10	0.15	20251.20	0.25	-11.73	-30.66
15	Other assets	287990.06	2.79	276647.13	2.69	285493.53	3.49	4.10	0.87
16	Total Assets	10331971.68	100	10289925.51	100	8181761.66	100	0.41	26.28
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	16788.84	0.16	11642.29	0.11	4921.17	0.06	44.21	241.16
19	Indiv. Deposits Nonint. Bearing	391503.33	3.79	408264.47	3.97	215886.87	2.64	-4.11	81.35
20	Legal Ent. Dep. Nonint. Bearing	1416878.29	13.71	1513305.28	14.71	1243519.33	15.2	-6.37	13.94
21	Total Nonint Dep	1825170.46	17.67	1933212.04	18.79	1464327.36	17.9	-5.59	24.64
22	Due to Banks Int. Bearing	65590.84	0.63	137393.84	1.34	54554.55	0.67	-52.26	20.23
23	Indiv Deposits Int. Bearing	3094514.20	29.95	2955408.14	28.72	2305194.69	28.17	4.71	34.24
24	Legal Ent Dep Int. Bearing	1880370.96	18.2	1840008.96	17.88	1448111.19	17.7	2.19	29.85
25	Total Int Deposits	5040475.99	48.79	4932810.94	47.94	3807860.42	46.54	2.18	32.37
26	Total deposits	6865646.45	66.45	6866022.97	66.73	5272187.79	64.44	-0.01	30.22
27	Sec Sold REPO	0.00	0	0.00	0	10895.30	0.13	0.00	-100.00
28	Overnight Borr	6940.56	0.07	77288.00	0.75	10882.49	0.13	-91.02	-36.22
29	Other Borr	905540.49	8.76	912839.68	8.87	697377.00	8.52	-0.80	29.85
30	Accd Int Payable	49907.97	0.48	45465.57	0.44	40890.23	0.5	9.77	22.05

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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
31	Other Liab	290749.77	2.81	219009.32	2.13	279226.18	3.41	32.76	4.13
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	8118785.23	78.58	8120625.54	78.92	6311458.97	77.14	-0.02	28.64
34	CAPITAL								
35	Common Stock	789044.02	7.64	789044.02	7.67	746842.11	9.13	0.00	5.65
36	Preferred Stock	8545.55	0.08	8545.55	0.08	8545.55	0.1	0.00	0.00
37	Minus Treasury Stock	2698.10	0.03	2698.10	0.03	2151.45	0.03	0.00	25.41
38	Total stock in Circulation	794891.46	7.69	794891.46	7.72	753236.20	9.21	0.00	5.53
39	Capital Surplus	41697.76	0.4	41697.76	0.41	41695.56	0.51	0.00	0.01
40	Reserve Capital	138842.19	1.34	138842.19	1.35	125880.69	1.54	0.00	10.30
41	Reserves on asset reevaluation	49526.14	0.48	49526.14	0.48	58082.06	0.71	0.00	-14.73
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1188228.89	11.5	1144342.42	11.12	891408.18	10.9	3.84	33.30
44	Total Capital	2213186.45	21.42	2169299.97	21.08	1870302.69	22.86	2.02	18.33
45	Total Liab and Cap	10331971.68	100	10289925.51	100	8181761.66	100	0.41	26.28
46	Tier I Capital	2084646.94	20.18	2041011.74	19.84	1741295.95	21.28	2.14	19.72
47	Total Regulatory Capital	2084595.64	20.18	2040960.44	19.83	1741994.65	21.29	2.14	19.67
48	Total Risk Weighted Assets	6369638.28	61.65	6413731.46	62.33	4728001.21	57.79	-0.69	34.72
49	Foreign currency assets	5648413.87	54.67	5754477.04	55.92	4335279.72	52.99	-1.84	30.29
50	Foreign currency liability	5297362.22	51.27	5396704.59	52.45	4074305.12	49.8	-1.84	30.02
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1454044.87	14.13				
52	Total debit conditional accounts (quarterly)			386190.66	3.75				
53	Total credit conditional accounts (quarterly)			1195871.30	11.62				
54	Overall on balance foreign exchange net assets	4209654.53	40.74	4310660.99	41.89	3358886.30	41.05	-2.34	25.33
55	Overall on balance foreign exchange net liabilities	3836016.16	37.13	3949933.83	38.39	3083610.51	37.69	-2.88	24.40