

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

(thousands MDL)

No.	Description	31.05.2005		31.12.2004*		31.05.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.05.2004 ((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	899369.18	6.28	733944.11	5.52	631933.57	5.89	22.54	42.32
3	Due from banks	879334.43	6.14	957665.37	7.2	1200055.01	11.18	-8.18	-26.73
4	Due from NBM	2175723.23	15.18	2130204.17	16.02	974006.37	9.07	2.14	123.38
5	Overnight placements	185528.97	1.29	118205.79	0.89	135804.78	1.26	56.95	36.61
6	Securities bought for sale	96700.72	0.67	135843.17	1.02	133209.04	1.24	-28.81	-27.41
7	Investment securities	1386862.75	9.68	833394.71	6.27	794807.57	7.4	66.41	74.49
8	Total securities	1483563.47	10.35	969237.88	7.29	928016.61	8.64	53.06	59.86
9	Loans and financial leasing (gross/total)	7846945.55	54.76	7686423.30	57.81	6099132.19	56.81	2.09	28.66
10	Allowance for loan losses	435676.68	3.04	452457.28	3.4	342097.81	3.19	-3.71	27.35
11	Net loans and financial leasing	7411268.87	51.72	7233966.02	54.41	5757034.38	53.62	2.45	28.73
12	Fixed assets, net	768581.86	5.36	741856.37	5.58	697524.90	6.5	3.60	10.19
13	Accrued interest receivable	102251.86	0.71	80063.51	0.6	79931.86	0.74	27.71	27.92
14	Other real estate	17298.83	0.12	27669.61	0.21	23159.02	0.22	-37.48	-25.30
15	Other assets	407160.11	2.84	302641.47	2.28	308972.89	2.88	34.54	31.78
16	Total Assets	14330080.80	100	13295454.30	100	10736439.40	100	7.78	33.47
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	42713.90	0.3	36763.35	0.28	58731.24	0.55	16.19	-27.27
19	Indiv. Deposits Nonint. Bearing	443417.59	3.09	391058.66	2.94	384044.06	3.58	13.39	15.46
20	Legal Ent. Dep. Nonint. Bearing	1324513.84	9.24	1618195.25	12.17	1478184.45	13.77	-18.15	-10.40
21	Total Nonint Dep	1810645.32	12.64	2046017.25	15.39	1920959.76	17.89	-11.50	-5.74
22	Due to Banks Int. Bearing	234300.33	1.64	245851.48	1.85	67052.44	0.62	-4.70	249.43
23	Indiv Deposits Int. Bearing	5302909.23	37.01	4466254.96	33.59	3308625.74	30.82	18.73	60.28
24	Legal Ent Dep Int. Bearing	2986628.96	20.84	2744212.08	20.64	1845049.42	17.18	8.83	61.87
25	Total Int Deposits	8523838.52	59.48	7456318.52	56.08	5220727.60	48.63	14.32	63.27
26	Total deposits	10334483.84	72.12	9502335.77	71.47	7141687.36	66.52	8.76	44.71
27	Sec Sold REPO	0.00	0	2956.06	0.02	4832.58	0.05	-100.00	-100.00
28	Overnight Borr	5482.48	0.04	0.00	0	8000.00	0.07		-31.47
29	Other Borr	913630.21	6.38	936240.56	7.04	897543.53	8.36	-2.42	1.79
30	Accd Int Payable	88519.18	0.62	63844.43	0.48	58375.53	0.54	38.65	51.64
31	Other Liab	336572.59	2.35	222882.39	1.68	334993.35	3.12	51.01	0.47
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00

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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	11678688.31	81.5	10728259.21	80.69	8445432.35	78.66	8.86	38.28
34	CAPITAL								
35	Common Stock	1079209.11	7.53	1079209.11	8.12	952289.12	8.87	0.00	13.33
36	Preferred Stock	8545.55	0.06	8545.55	0.06	8545.55	0.08	0.00	0.00
37	Minus Treasury Stock	2758.71	0.02	2752.60	0.02	2698.10	0.03	0.22	2.25
38	Total stock in Circulation	1084995.94	7.57	1085002.05	8.16	958136.56	8.92	0.00	13.24
39	Capital Surplus	41685.03	0.29	41686.86	0.31	41697.76	0.39	0.00	-0.03
40	Reserve Capital	175460.81	1.22	159982.50	1.2	159110.05	1.48	9.68	10.28
41	Reserves on asset reevaluation	49011.24	0.34	49868.75	0.38	49618.34	0.46	-1.72	-1.22
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1300239.48	9.07	1230654.93	9.26	1082444.34	10.08	5.65	20.12
44	Total Capital	2651392.49	18.5	2567195.09	19.31	2291007.05	21.34	3.28	15.73
45	Total Liab and Cap	14330080.80	100	13295454.30	100	10736439.40	100	7.78	33.47
46	Tier I Capital	2516372.79	17.56	2434113.53	18.31	2165035.88	20.17	3.38	16.23
47	Total Regulatory Capital	2516282.62	17.56	2434024.50	18.31	2164984.58	20.16	3.38	16.23
48	Total Risk Weighted Assets	8466279.17	59.08	7760570.78	58.37	6639391.04	61.84	9.09	27.52
49	Foreign currency assets	6627370.89	46.25	6404575.23	48.17	5905712.95	55.01	3.48	12.22
50	Foreign currency liability	6316927.71	44.08	6203306.25	46.66	5687381.52	52.97	1.83	11.07
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1246235.56	9.37				
52	Total debit conditional accounts (quarterly)			224766.15	1.69				
53	Total credit conditional accounts (quarterly)			1021055.46	7.68				
54	Overall on balance foreign exchange net assets	5367612.89	37.46	4979912.05	37.46	4130163.27	38.47	7.79	29.96
55	Overall on balance foreign exchange net liabilities	5047459.19	35.22	4768866.82	35.87	3901038.46	36.33	5.84	29.39

* Data as on 31.12.2004 are adjusted according the audit results.