

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

(thousands MDL)

No.	Description	31.01.2005		31.12.2004		31.01.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2004 ((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	823406.12	6.12	733944.11	5.51	625338.53	6.05	12.19	31.67
3	Due from banks	1124708.15	8.36	961864.37	7.22	1117061.99	10.81	16.93	0.68
4	Due from NBM	2454817.63	18.24	2130204.17	16	953193.27	9.23	15.24	157.54
5	Overnight placements	40844.52	0.3	114006.79	0.86	112720.52	1.09	-64.17	-63.76
6	Securities bought for sale	161355.81	1.2	135843.17	1.02	86381.96	0.84	18.78	86.79
7	Investment securities	919121.46	6.83	833394.71	6.26	692727.07	6.7	10.29	32.68
8	Total securities	1080477.27	8.03	969237.88	7.28	779109.02	7.54	11.48	38.68
9	Loans and financial leasing (gross/total)	7218003.06	53.63	7686423.30	57.74	6029893.06	58.36	-6.09	19.70
10	Allowance for loan losses	463033.56	3.44	445272.57	3.34	340370.12	3.29	3.99	36.04
11	Net loans and financial leasing	6754969.50	50.19	7241150.72	54.39	5689522.95	55.07	-6.71	18.73
12	Fixed assets, net	742829.63	5.52	741856.37	5.57	693567.31	6.71	0.13	7.10
13	Accrued interest receivable	87910.34	0.65	80091.38	0.6	59425.38	0.58	9.76	47.93
14	Other real estate	27664.61	0.21	27669.61	0.21	14042.66	0.14	-0.02	97.00
15	Other assets	322248.39	2.39	313133.30	2.35	287990.06	2.79	2.91	11.90
16	Total Assets	13459876.16	100	13313158.70	100	10331971.68	100	1.10	30.27
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	29819.53	0.22	37109.35	0.28	16788.84	0.16	-19.64	77.62
19	Indiv. Deposits Nonint. Bearing	386812.40	2.87	391058.67	2.94	391503.33	3.79	-1.09	-1.20
20	Legal Ent. Dep. Nonint. Bearing	1541790.27	11.45	1618195.24	12.15	1416878.29	13.71	-4.72	8.82
21	Total Nonint Dep	1958422.20	14.55	2046363.25	15.37	1825170.46	17.67	-4.30	7.30
22	Due to Banks Int. Bearing	246087.25	1.83	245505.48	1.84	65590.84	0.63	0.24	275.19
23	Indiv Deposits Int. Bearing	4632342.26	34.42	4466254.96	33.55	3094514.20	29.95	3.72	49.70
24	Legal Ent Dep Int. Bearing	2743465.83	20.38	2744212.08	20.61	1880370.96	18.2	-0.03	45.90
25	Total Int Deposits	7621895.33	56.63	7455972.52	56	5040475.99	48.79	2.23	51.21
26	Total deposits	9580317.53	71.18	9502335.77	71.38	6865646.45	66.45	0.82	39.54
27	Sec Sold REPO	0.00	0	2956.06	0.02	0.00	0	-100.00	100.00
28	Overnight Borr	63057.33	0.47	0.00	0	6940.56	0.07	100.00	808.53
29	Other Borr	868560.62	6.45	936240.56	7.03	905540.49	8.76	-7.23	-4.08
30	Accd Int Payable	68344.49	0.51	63844.59	0.48	49907.97	0.48	7.05	36.94
31	Other Liab	287777.33	2.14	232188.50	1.74	290749.77	2.81	23.94	-1.02
32	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Total Liab	10868057.29	80.74	10737565.48	80.65	8118785.23	78.58	1.22	33.86
34	CAPITAL								

(thousands MDL)

No.	Description	31.01.2005		31.12.2004		31.01.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.01.2004 ((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
35	Common Stock	1079209.11	8.02	1079209.11	8.11	789044.02	7.64	0.00	36.77
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	8.06	1085002.05	8.15	794891.46	7.69	0.00	36.50
39	Capital Surplus	41685.03	0.31	41686.86	0.31	41697.76	0.4	0.00	-0.03
40	Reserve Capital	159982.50	1.19	159982.50	1.2	138842.19	1.34	0.00	15.23
41	Reserves on asset reevaluation	49311.26	0.37	49822.65	0.37	49526.14	0.48	-1.03	-0.43
42	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	Retained Earn	1255844.14	9.33	1239099.16	9.31	1188228.89	11.5	1.35	5.69
44	Total Capital	2591818.86	19.26	2575593.22	19.35	2213186.45	21.42	0.63	17.11
45	Total Liab and Cap	13459876.16	100	13313158.70	100	10331971.68	100	1.10	30.27
46	Tier I Capital	2460500.18	18.28	2442007.70	18.34	2084646.94	20.18	0.76	18.03
47	Total Regulatory Capital	2460411.16	18.28	2441918.68	18.34	2084595.64	20.18	0.76	18.03
48	Total Risk Weighted Assets	7647195.62	56.81	7776342.93	58.41	6369638.28	61.65	-1.66	20.06
49	Foreign currency assets	6480372.58	48.15	6409220.14	48.14	5648413.87	54.67	1.11	14.73
50	Foreign currency liability	6269274.48	46.58	6203307.22	46.6	5297362.22	51.27	1.06	18.35
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1246581.56	9.36				
52	Total debit conditional accounts (quarterly)			224766.15	1.69				
53	Total credit conditional accounts (quarterly)			1021055.46	7.67				
54	Overall on balance foreign exchange net assets	4972395.99	36.94	4984556.95	37.44	4209654.53	40.74	-0.24	18.12
55	Overall on balance foreign exchange net liabilities	4759395.66	35.36	4768867.79	35.82	3836016.16	37.13	-0.20	24.07