

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

(thousands lei)

No.	Description	31.03.2004		31.12.2003		31.03.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 31.03.2003 ((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	511,732.61	4.81	547,613.01	5.32	503,643.80	5.71	-6.55	1.61
3	Due from banks	1,110,360.91	10.44	1,086,878.42	10.56	1,200,804.80	13.62	2.16	-7.53
4	Due from NBM	1,003,830.17	9.44	836,057.74	8.13	636,390.96	7.22	20.07	57.74
5	Overnight placements	268,944.63	2.53	279,603.77	2.72	191,748.89	2.17	-3.81	40.26
6	Securities bought for sale	111,412.43	1.05	82,791.11	0.8	53,922.45	0.61	34.57	106.62
7	Investment securities	746,884.31	7.02	637,763.29	6.2	761,201.39	8.63	17.11	-1.88
8	Total securities	858,296.74	8.07	720,554.39	7	815,123.84	9.24	19.12	5.30
9	Loans and financial leasing (gross/total)	6,142,510.79	57.74	6,123,883.62	59.51	4,813,751.39	54.59	0.30	27.60
10	Allowance for loan losses	344,943.65	3.24	339,312.33	3.3	279,891.28	3.17	1.66	23.24
11	Net loans and financial leasing	5,797,567.13	54.5	5,784,571.29	56.22	4,533,860.11	51.42	0.22	27.87
12	Fixed assets, net	695,122.29	6.53	691,893.19	6.72	611,916.89	6.94	0.47	13.60
13	Accrued interest receivable	65,306.29	0.61	50,198.47	0.49	60,677.24	0.69	30.10	7.63
14	Other real estate	22,990.12	0.22	15,908.10	0.15	14,695.44	0.17	44.52	56.44
15	Other assets	303,419.61	2.85	276,647.13	2.69	248,971.63	2.82	9.68	21.87
16	Total Assets	10,637,570.50	100	10,289,925.51	100	8,817,833.58	100	3.38	20.64
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	7,056.75	0.07	11,642.29	0.11	7,722.90	0.09	-39.39	-8.63
19	Indiv. Deposits Nonint. Bearing	379,596.77	3.57	408,264.47	3.97	235,831.63	2.67	-7.02	60.96
20	Legal Ent. Dep. Nonint. Bearing	1,375,181.52	12.93	1,513,305.28	14.71	1,357,367.58	15.39	-9.13	1.31
21	Total Nonint Dep	1,761,835.04	16.56	1,933,212.04	18.79	1,600,922.11	18.16	-8.86	10.05
22	Due to Banks Int. Bearing	79,248.73	0.74	137,393.84	1.34	97,791.87	1.11	-42.32	-18.96
23	Indiv Deposits Int. Bearing	3,189,955.11	29.99	2,955,408.14	28.72	2,479,813.10	28.12	7.94	28.64
24	Legal Ent Dep Int. Bearing	1,972,709.59	18.54	1,840,008.96	17.88	1,502,033.67	17.03	7.21	31.34
25	Total Int Deposits	5,241,913.44	49.28	4,932,810.94	47.94	4,079,638.65	46.27	6.27	28.49
26	Total deposits	7,003,748.47	65.84	6,866,022.97	66.73	5,680,560.76	64.42	2.01	23.29
27	Sec Sold REPO	4,954.95	0.05	0.00	0	20,416.82	0.23		-75.73
28	Overnight Borr	54,205.40	0.51	77,288.00	0.75	15,953.30	0.18	-29.87	239.78
29	Other Borr	929,267.97	8.74	912,839.68	8.87	846,027.86	9.59	1.80	9.84
30	Accd Int Payable	51,068.30	0.48	45,465.57	0.44	44,027.04	0.5	12.32	15.99
31	Other Liab	320,267.22	3.01	219,009.32	2.13	284,502.72	3.23	46.23	12.57

(thousands lei)

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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
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	8,363,512.31	78.62	8,120,625.54	78.92	6,891,488.50	78.15	2.99	21.36
34	CAPITAL								
35	Common Stock	952,289.12	8.95	789,044.02	7.67	746,842.11	8.47	20.69	27.51
36	Preferred Stock	8,545.55	0.08	8,545.55	0.08	8,545.55	0.1	0.00	0.00
37	Minus Treasury Stock	2,698.10	0.03	2,698.10	0.03	2,067.85	0.02	0.00	30.48
38	Total stock in Circulation	958,136.56	9.01	794,891.46	7.72	753,319.80	8.54	20.54	27.19
39	Capital Surplus	41,697.76	0.39	41,697.76	0.41	41,697.76	0.47	0.00	0.00
40	Reserve Capital	147,657.14	1.39	138,842.19	1.35	126,813.22	1.44	6.35	16.44
41	Reserves on asset reevaluation	49,618.34	0.47	49,526.14	0.48	49,592.95	0.56	0.19	0.05
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1,076,948.39	10.12	1,144,342.42	11.12	954,921.36	10.83	-5.89	12.78
44	Total Capital	2,274,058.19	21.38	2,169,299.97	21.08	1,926,345.08	21.85	4.83	18.05
45	Total Liab and Cap	10,637,570.50	100	10,289,925.51	100	8,817,833.58	100	3.38	20.64
46	Tier I Capital	2,147,092.59	20.18	2,041,011.74	19.84	1,802,692.84	20.44	5.20	19.10
47	Total Regulatory Capital	2,147,041.29	20.18	2,040,960.44	19.83	1,803,391.54	20.45	5.20	19.06
48	Total Risk Weighted Assets	6,634,431.71	62.37	6,413,731.46	62.33	5,180,687.81	58.75	3.44	28.06
49	Foreign currency assets	5,789,672.38	54.43	5,754,477.04	55.92	4,880,948.00	55.35	0.61	18.62
50	Foreign currency liability	5,549,005.45	52.16	5,396,704.59	52.45	4,657,831.40	52.82	2.82	19.13
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	1,783,102.45	16.76	1,454,044.87	14.13	1,449,889.76	16.44	22.63	22.98
52	Total debit conditional accounts (quarterly)	247,987.37	2.33	386,190.66	3.75	2,200,535.79	24.96	-35.79	-88.73
53	Total credit conditional accounts (quarterly)	933,353.69	8.77	1,195,871.30	11.62	2,731,383.33	30.98	-21.95	-65.83
54	Overall on balance foreign exchange net assets	4,044,785.64	38.02	4,310,660.99	41.89	3,655,779.64	41.46	-6.17	10.64
55	Overall on balance foreign exchange net liabilities	3,780,333.18	35.54	3,949,933.83	38.39	3,401,458.91	38.57	-4.29	11.14