



## Activele, obligațiunile și capitalul sistemului bancar al Republicii Moldova

Nr. d/o	Descriere	28.02.2010		31.12.2009		28.02.2009		Dinamica comparativ cu 31.12.2009 ((3-5)/5*100) %	Dinamica comparativ cu 28.02.2009 ((3-7)/7*100) %
		15 bănci	% din active	15 bănci	% din active	16 bănci	% din active		
1	2	3	4	5	6	7	8	9	10
1	ACTIVE								
2	Numerar	2,228,694.6	5.6	2,179,283.0	5.5	1,720,141.8	4.5	2.3	29.6
3	Mijloace datorate de banci	3,359,677.4	8.5	3,711,465.8	9.3	2,528,767.6	6.6	-9.5	32.9
4	Minus Reduceri pentru pierderi la mijloace banesti datorate de banci	12,397.7	0.0	24,113.3	0.1	21,685.3	0.1	-48.6	-42.8
5	Mijloace banesti datorate de banci net	3,347,279.6	8.5	3,687,352.5	9.2	2,507,082.3	6.6	-9.2	33.5
6	Mijloace datorate de BNM	2,519,839.2	6.4	1,943,891.4	4.9	5,511,506.9	14.5	29.6	-54.3
7	Mijloace plasate si credite overnight	1,245,600.4	3.2	1,777,854.4	4.5	728,599.3	1.9	-29.9	71.0
8	Minus Reduceri pentru pierderi la mijloacele plasate și creditele overnight	213.1	0.0	0.0	0.0	985.9	0.0	100.0	-78.4
9	Mijloace plasate si credite overnight net	1,245,387.3	3.2	1,777,854.4	4.5	727,613.4	1.9	-29.9	71.2
10	Valori mobiliare cumparate p-u vnzare	153,043.7	0.4	163,922.2	0.4	91,840.4	0.2	-6.6	66.6
11	Valori mobiliare investitionale	6,071,513.0	15.4	5,894,758.0	14.8	2,182,040.2	5.7	3.0	178.2
12	Minus Reduceri pentru pierderi la valori mobiliare investitionale	6,173.6	0.0	6,175.9	0.0	5,711.6	0.0	0.0	8.1
13	Valori mobiliare net	6,218,383.1	15.7	6,052,504.3	15.1	2,268,169.0	6.0	2.7	174.2
14	Credite si leasing financiar (total)	22,037,816.8	55.7	22,428,616.6	56.1	23,787,040.1	62.5	-1.7	-7.4
15	Reduceri p-u pierderi la credite	2,269,069.8	5.7	2,164,409.9	5.4	1,238,489.0	3.3	4.8	83.2
16	Credite si leasing financiar net	19,768,747.1	50.0	20,264,206.7	50.7	22,548,551.1	59.2	-2.4	-12.3
17	Mijloace fixe, net	1,636,769.9	4.1	1,656,185.5	4.1	1,507,787.7	4.0	-1.2	8.6
18	Dobinda sporita, ce urmeaza sa fie primita	474,291.3	1.2	409,520.6	1.0	430,142.5	1.1	15.8	10.3
19	Alta avere imobila	646,500.4	1.6	652,456.7	1.6	212,960.4	0.6	-0.9	203.6
20	Alte active	1,491,078.0	3.8	1,370,722.2	3.4	669,884.3	1.8	8.8	122.6
21	Minus Reduceri pentru pierderi la alte active	28,411.6	0.1	25,962.7	0.1	11,583.9	0.0	9.4	145.3
22	Alte active net	1,462,666.4	3.7	1,344,759.5	3.4	658,300.5	1.7	8.8	122.2
23	Total active	39,548,558.9	100.0	39,968,014.5	100.0	38,092,255.6	100.0	-1.0	3.8
24	OBLIGATIUNI								
25	Mijloace banesti datorate bancilor f/d	22,675.1	0.1	34,336.6	0.1	28,142.3	0.1	-34.0	-19.4
26	Depozite ale persoanelor fizice f/d	672,860.1	1.7	610,618.1	1.5	568,651.6	1.5	10.2	18.3
27	Depozite ale persoanelor juridice f/d	2,202,760.6	5.6	2,217,094.6	5.6	1,795,059.4	4.7	-0.6	22.7
28	Total depozite fara dobinda	2,898,295.8	7.3	2,862,049.3	7.2	2,391,853.4	6.3	1.3	21.2
29	Mijloace banesti datorate bancilor c/d	1,475,243.6	3.7	1,904,511.6	4.8	2,290,856.7	6.0	-22.5	-35.6



## Activele, obligațiunile și capitalul sistemului bancar al Republicii Moldova

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Nr. d/o	Descriere	28.02.2010		31.12.2009		28.02.2009		Dinamica comparativ cu 31.12.2009 ((3-5)/5*100) %	Dinamica comparativ cu 28.02.2009 ((3-7)/7*100) %
		15 bănci	% din active	15 bănci	% din active	16 bănci	% din active		
1	2	3	4	5	6	7	8	9	10
30	Depozite ale persoanelor fizice c/d	16,207,642.4	41.0	15,855,219.2	39.7	16,071,978.8	42.2	2.2	0.8
31	Depozite ale persoanelor juridice c/d	5,791,887.4	14.7	5,794,692.5	14.5	5,630,889.8	14.8	0.0	2.9
32	Total depozite cu dobînda	23,474,773.3	59.4	23,554,423.2	58.9	23,993,725.3	63.0	-0.3	-2.2
33	Total depozite	26,373,069.1	66.7	26,416,472.6	66.1	26,385,578.7	69.3	-0.2	0.0
34	Valori mobiliare vindute cu rascumpararea ulterioara	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
35	Imprumuturi overnight	0.0	0.0	0.0	0.0	28,000.0	0.1	0.0	-100.0
36	Alte imprumuturi	5,347,189.2	13.5	5,915,105.3	14.8	3,735,562.2	9.8	-9.6	43.1
37	Dobînda sporită ce urmeaza sa fie platita	186,594.9	0.5	193,267.5	0.5	308,867.6	0.8	-3.5	-39.6
38	Alte obligatiuni	382,164.9	1.0	314,644.9	0.8	441,810.7	1.2	21.5	-13.5
39	Datorii subordonate	168,006.6	0.4	132,189.0	0.3	0.0	0.0	27.1	100.0
40	Provizioane pentru pierderi la angajamente conditionale	37,752.1	0.1	36,656.3	0.1	46,155.7	0.1	3.0	-18.2
41	Total obligatiuni	32,494,776.8	82.2	33,008,335.6	82.6	30,945,974.9	81.2	-1.6	5.0
42	CAPITAL								
43	Actiuni ordinare plasate	2,242,684.2	5.7	2,242,684.2	5.6	2,105,666.4	5.5	0.0	6.5
44	Actiuni preferentiale plasate	75.7	0.0	75.7	0.0	6,810.5	0.0	0.0	-98.9
45	Minus Actiuni de tezaur	15,223.2	0.0	15,223.2	0.0	15,227.6	0.0	0.0	0.0
46	Total actiuni in circulatie	2,227,536.8	5.6	2,227,536.8	5.6	2,097,249.4	5.5	0.0	6.2
47	Surplus de capital	266,187.2	0.7	266,187.2	0.7	266,187.2	0.7	0.0	0.0
48	Capital de rezerva	296,954.2	0.8	296,954.2	0.7	237,849.0	0.6	0.0	24.8
49	Rezerve privind reevaluarea activelor	302,411.0	0.8	304,288.8	0.8	234,398.1	0.6	-0.6	29.0
50	Alte rezerve	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
51	Profit nedistribuit	3,960,692.8	10.0	3,864,711.8	9.7	4,310,596.9	11.3	2.5	-8.1
52	Total capital actionar	7,053,782.0	17.8	6,959,678.8	17.4	7,146,280.7	18.8	1.4	-1.3
53	Total obligatiuni si capital actionar	39,548,558.9	100.0	39,968,014.5	100.0	38,092,255.6	100.0	-1.0	3.8
54	Capitalul de gradul I	6,542,534.6	16.5	6,453,080.8	16.2	6,768,586.3	17.8	1.4	-3.3
55	Capitalul Normativ Total (CNT)	6,710,173.9	17.0	6,584,902.6	16.5	6,768,219.1	17.8	1.9	-0.9
56	Total active ponderate la risc	20,333,219.0	51.4	20,445,016.3	51.2	20,270,650.2	53.2	-0.5	0.3
57	Total active bilanțiere în valută străină	32,234,369.3	81.5	23,025,027.1	57.6	20,593,666.1	54.1	40.0	56.5
58	Total obligațiuni bilanțiere în valută străină	32,520,054.6	82.2	23,357,011.7	58.4	20,644,342.8	54.2	39.2	57.5
	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata								
59	dobinzi	0.0	0.0	-351,317.0	-0.9	0.0	0.0		
60	Total conturi conditionale de debit (ind. trimestrial)	0.0	0.0	4,016,289.2	10.1	0.0	0.0		
61	Total conturi conditionale de credit (ind. trimestrial)	0.0	0.0	4,833,829.6	12.1	0.0	0.0		
62	Active bilanțiere în valută străină	17,085,621.8	43.2	17,419,991.3	43.6	16,104,401.8	42.3	-1.9	6.1
63	Obligațiuni bilanțiere în valută străină	17,368,660.1	43.9	17,752,544.8	44.4	16,157,419.2	42.4	-2.2	7.5