

### Assets, Liability and Capital of the banking sector

Code	Description	30.09.2001		31.12.2000	
		18 Bank(s)	System (%)	20 Bank(s)	System (%)
1	ASSETS				
2	Cash	252,032,084.00	4.63	162,124,487.00	3.47
3	Due from banks	701,389,306.00	12.88	766,906,628.00	16.43
4	Due from NBM	406,914,919.00	7.47	398,672,941.00	8.54
5	Overnight placements	100,719,079.00	1.85	190,240,885.00	4.08
6	Securities bought for sale	34,386,267.00	0.63	21,289,826.00	0.46
7	Investment securities	571,127,642.00	10.48	384,503,529.00	8.24
8	Total securities	605,513,909.00	11.12	405,793,355.00	8.69
9	Loans and financial leasing (gross/total)	2,826,359,344.00	51.89	2,292,665,588.00	49.12
10	Allowance for loan losses	251,917,039.00	4.62	268,781,556.00	5.76
11	Net loans and financial leasing	2,574,442,305.00	47.26	2,023,884,032.00	43.36
12	Fixed assets, net	498,869,242.00	9.16	448,442,512.00	9.61
13	Accrued interest receivable	54,837,758.00	1.01	38,743,593.00	0.83
14	Other real estate	29,285,544.00	0.54	33,847,506.00	0.73
15	Other assets	223,162,909.00	4.1	199,048,518.00	4.26
16	<b>Total Assets</b>	<b>5,447,167,055.00</b>	<b>100</b>	<b>4,667,704,457.00</b>	<b>100</b>
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	7,370,173.00	0.14	28,612,435.00	0.61
19	Indiv. Deposits Nonint. Bearing	111,050,952.00	2.04	77,116,949.00	1.65
20	Legal Ent. Dep. Nonint. Bearing	774,951,649.00	14.23	604,906,779.00	12.96
21	Total Nonint Dep	893,372,774.00	16.4	710,636,163.00	15.22
22	Due to Banks Int. Bearing	29,144,460.00	0.54	114,671,357.00	2.46
23	Indiv Deposits Int. Bearing	1,328,236,811.00	24.38	889,021,935.00	19.05
24	Legal Ent Dep Int. Bearing	902,091,713.00	16.56	774,527,628.00	16.59
25	Total Int Deposits	2,259,472,984.00	41.48	1,778,220,920.00	38.1
26	Total deposits	3,152,845,758.00	57.88	2,488,857,083.00	53.32
27	Sec Sold REPO	0	0	6,767,920.00	0.14
28	Overnight Borr	4,187,385.00	0.08	6,906,478.00	0.15
29	Other Borr	453,832,096.00	8.33	496,106,612.00	10.63
30	Accd Int Payable	37,635,948.00	0.69	27,729,510.00	0.59
31	Other Liab	236,713,142.00	4.35	212,303,023.00	4.55
32	Sub Debentures	0	0	0	0
33	Total Liab	3,885,214,329.00	71.33	3,238,670,626.00	69.38
34	CAPITAL				
35	Common Stock	711,441,107.00	13.06	744,445,947.00	15.95
36	Preferred Stock	8,545,545.00	0.16	8,545,545.00	0.18
37	Minus Treasury Stock	6,864,620.00	0.13	9,631,140.00	0.21
38	Total stock in Circulation	713,122,032.00	13.09	743,360,352.00	15.93
39	Capital Surplus	41,520,059.00	0.76	10,451,359.00	0.22
40	Reserve Capital	103,430,030.00	1.9	87,013,159.00	1.86
41	Reev Res F/A	57,645,739.00	1.06	57,645,740.00	1.23
42	Other Reserves	28,854,479.00	0.53	35,402,917.00	0.76
43	Retained Earn	617,380,387.00	11.33	495,160,304.00	10.61
44	Special Fund	0	0	0	0
45	Total Capital	1,561,952,726.00	28.67	1,429,033,831.00	30.62

46	Total Liab and Cap	5,447,167,055.00	100	4,667,704,456.00	100
47	Tier I Capital	1,473,119,949.00	27.04	1,335,235,174.00	28.61
48	Total Regulatory Capital	1,559,664,736.00	28.63	1,400,400,226.00	30
49	Total Risk Weighted Assets	3,495,629,983.00	64.17	2,883,666,566.00	61.78
50	Foreign currency assets	2,497,401,354.00	45.85	2,441,225,787.00	52.3
51	Foreign currency liability	2,186,133,833.00	40.13	2,171,277,117.00	46.52
52	Cumulated deference up to 1 year between assets and liabilities to the interest rate	995,120,759.00	18.27	1,118,507,637.00	23.96
53	Total debit conditional accounts (quarterly)	4,369,549.00	0.08	41,019,620.00	0.88
54	Total credit conditional accounts (quarterly)	318,687,010.00	5.85	238,684,664.00	5.11
55	Overall on balance foreign exchange net assets	2,177,453,654.00	39.97	1,956,987,274.00	41.93
56	Overall on balance foreign exchange net liabilities	1,842,901,575.00	33.83	1,675,536,545.00	35.9

\* Data as on 31.12.2000 are adjusted according the audit results.

\*\* Data on CB "BTR Moldova" SA are missing as the bank has not provided the correct financial reports.