

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

(lei)

No.	Description	31.05.2003		31.12.2002		Dynamics in basic points (+/-)
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	
1	ASSETS					
2	Cash	511936568	5.89	391131121	4.94	30.89
3	Due from banks	1007312627	11.59	892897121	11.27	12.81
4	Due from NBM	702721961	8.08	774622170	9.78	-9.28
5	Overnight placements	79050065	0.91	177080495	2.24	-55.36
6	Securities bought for sale	51535422	0.59	59908562	0.76	-13.98
7	Investment securities	729535458	8.39	727706373	9.19	0.25
8	Total securities	781070880	8.98	787614935	9.94	-0.83
9	Loans and financial leasing (gross/total)	4918126982	56.56	4265574887	53.86	15.30
10	Allowance for loan losses	285722810	3.29	269249803	3.4	6.12
11	Net loans and financial leasing	4632404172	53.28	3996325084	50.46	15.92
12	Fixed assets, net	629573998	7.24	595124549	7.51	5.79
13	Accrued interest receivable	72983072	0.84	40498463	0.51	80.21
14	Other real estate	14461941	0.17	20029910	0.25	-27.80
15	Other assets	263356147	3.03	244744192	3.09	7.60
16	Total Assets	8694871430	100	7920068040	100	9.78
17	LIABILITIES					
18	Due to Banks Nonint. Bearing	7988529	0.09	26608630	0.34	-69.98
19	Indiv. Deposits Nonint. Bearing	278937603	3.21	207984231	2.63	34.11
20	Legal Ent. Dep. Nonint. Bearing	1283106875	14.76	1230485242	15.54	4.28
21	Total Nonint Dep	1570033007	18.06	1465078103	18.5	7.16
22	Due to Banks Int. Bearing	24397445	0.28	51060512	0.64	-52.22
23	Indiv Deposits Int. Bearing	2600563255	29.91	2187634043	27.62	18.88
24	Legal Ent Dep Int. Bearing	1357657754	15.61	1414170784	17.86	-4.00
25	Total Int Deposits	3982618454	45.8	3652865339	46.12	9.03
26	Total deposits	5552651461	63.86	5117943442	64.62	8.49
27	Sec Sold REPO	5859750	0.07	9798782	0.12	-40.20
28	Overnight Borr	30877291	0.36	8293200	0.1	272.32
29	Other Borr	779434515	8.96	703948793	8.89	10.72
30	Accd Int Payable	52401797	0.6	41381282	0.52	26.63
31	Other Liab	288443046	3.32	217932527	2.75	32.35
32	Sub Debentures	0	0	0	0	
33	Total Liab	6709667860	77.17	6099298026	77.01	10.01
34	CAPITAL					
35	Common Stock	746842107	8.59	746842107	9.43	0.00
36	Preferred Stock	8545545	0.1	8545545	0.11	0.00
37	Minus Treasury Stock	2698100	0.03	2151450	0.03	25.41
38	Total stock in Circulation	752689552	8.66	753236202	9.51	-0.07
39	Capital Surplus	41697759	0.48	41695559	0.53	0.01
40	Reserve Capital	138765514	1.6	125880690	1.59	10.24
41	Reserves on asset reevaluation	49582828	0.57	55141543	0.7	-10.08
42	Other Reserves	0	0	0	0	
43	Retained Earn	1002467917	11.53	844816020	10.67	18.66
44	Total Capital	1985203570	22.83	1820770014	22.99	9.03
45	Total Liab and Cap	8694871430	100	7920068040	100	9.78
46	Tier I Capital	1862264475	21.42	1695024697	21.4	9.87
47	Total Regulatory Capital	1862213175	21.42	1695723397	21.41	9.82

48	Total Risk Weighted Assets	5382494247	61.9	4659235751	58.83	15.52
49	Foreign currency assets	4729113776	54.39	4026150967	50.83	17.46
50	Foreign currency liability	4585496763	52.74	3781248289	47.74	21.27
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	0	0	1160944309	14.66	-100.00
52	Total debit conditional accounts (quarterly)	0	0	359226341	4.54	-100.00
53	Total credit conditional accounts (quarterly)	0	0	828859070	10.47	-100.00
54	Overall on balance foreign exchange net assets	3465567015	39.86	3137898674	39.62	10.44
55	Overall on balance foreign exchange net liabilities	3303129879	37.99	2875165723	36.3	14.88

*Data as on 31.12.2002 are adjusted according the audit results.