

Assets, Liability and Capital of the banking sector of Republic of Moldova
(lei)

No.	Description	31.07.2003		31.12.2002		Dynamics in basic points (+/-)
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	
1	ASSETS					
2	Cash	528922858	5.79	391131121	4.94	35.23
3	Due from banks	1097427786	12.02	892897121	11.27	22.91
4	Due from NBM	785837826	8.61	774622170	9.78	1.45
5	Overnight placements	139687834	1.53	177080495	2.24	-21.12
6	Securities bought for sale	106959115	1.17	59908562	0.76	78.54
7	Investment securities	667994867	7.32	727706373	9.19	-8.21
8	Total securities	774953982	8.49	787614935	9.94	-1.61
9	Loans and financial leasing (gross/total)	5094974164	55.8	4265574887	53.86	19.44
10	Allowance for loan losses	288321461	3.16	269249803	3.4	7.08
11	Net loans and financial leasing	4806652703	52.64	3996325084	50.46	20.28
12	Fixed assets, net	636352956	6.97	595124549	7.51	6.93
13	Accrued interest receivable	74677232	0.82	40498463	0.51	84.40
14	Other real estate	13887093	0.15	20029910	0.25	-30.67
15	Other assets	272455676	2.98	244744192	3.09	11.32
16	Total Assets	9130855946	100	7920068040	100	15.29
17	LIABILITIES					
18	Due to Banks Nonint. Bearing	5846589	0.06	26608630	0.34	-78.03
19	Indiv. Deposits Nonint. Bearing	302641295	3.31	207984231	2.63	45.51
20	Legal Ent. Dep. Nonint. Bearing	1223750483	13.4	1230485242	15.54	-0.55
21	Total Nonint Dep	1532238367	16.78	1465078103	18.5	4.58
22	Due to Banks Int. Bearing	38818224	0.43	51060512	0.64	-23.98
23	Indiv Deposits Int. Bearing	2762593663	30.26	2187634043	27.62	26.28
24	Legal Ent Dep Int. Bearing	1598141739	17.5	1414170784	17.86	13.01
25	Total Int Deposits	4399553626	48.18	3652865339	46.12	20.44
26	Total deposits	5931791993	64.96	5117943442	64.62	15.90
27	Sec Sold REPO	52825	0	9798782	0.12	-99.46
28	Overnight Borr	32514040	0.36	8293200	0.1	292.06
29	Other Borr	794646019	8.7	703948793	8.89	12.88
30	Accd Int Payable	45260572	0.5	41381282	0.52	9.37
31	Other Liab	289408978	3.17	217932527	2.75	32.80
32	Sub Debentures	0	0	0	0	
33	Total Liab	7093674427	77.69	6099298026	77.01	16.30
34	CAPITAL					
35	Common Stock	782982117	8.58	746842107	9.43	4.84
36	Preferred Stock	8545545	0.09	8545545	0.11	0.00
37	Minus Treasury Stock	2698100	0.03	2151450	0.03	25.41
38	Total stock in Circulation	788829562	8.64	753236202	9.51	4.73
39	Capital Surplus	41697759	0.46	41695559	0.53	0.01
40	Reserve Capital	138842190	1.52	125880690	1.59	10.30
41	Reserves on asset reevaluation	49582828	0.54	55141543	0.7	-10.08
42	Other Reserves	0	0	0	0	
43	Retained Earn	1018229180	11.15	844816020	10.67	20.53
44	Total Capital	2037181519	22.31	1820770014	22.99	11.89
45	Total Liab and Cap	9130855946	100	7920068040	100	15.29
46	Tier I Capital	1909647998	20.91	1695024697	21.4	12.66
47	Total Regulatory Capital	1909596698	20.91	1695723397	21.41	12.61

48	Total Risk Weighted Assets	5598839850	61.32	4659235751	58.83	20.17
49	Foreign currency assets	4380220250	47.97	4026150967	50.83	8.79
50	Foreign currency liability	3570540429	39.1	3781248289	47.74	-5.57
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1160944309	14.66	
52	Total debit conditional accounts (quarterly)			359226341	4.54	
53	Total credit conditional accounts (quarterly)			828859070	10.47	
54	Overall on balance foreign exchange net assets	3281640558	35.94	3137898674	39.62	4.58
55	Overall on balance foreign exchange net liabilities	2744222603	30.05	2875165723	36.3	-4.55

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