

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

(thousands lei)

No.	Description	29.02.2004		31.12.2003		28.02.2004		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 28.02.2003 ((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	<b>ASSETS</b>								
2	Cash	576867.94	5.57	547613.01	5.32	444246.27	5.31	5.34	29.85
3	Due from banks	1068921.12	10.32	1086878.42	10.56	1053808.24	12.60	-1.65	1.43
4	Due from NBM	954259.66	9.21	836057.74	8.13	748787.18	8.95	14.14	27.44
5	Overnight placements	189898.13	1.83	279603.77	2.72	148779.39	1.78	-32.08	27.64
6	Securities bought for sale	95857.81	0.93	82791.11	0.80	55031.83	0.66	15.78	74.19
7	Investment securities	747885.93	7.22	637763.29	6.20	749346.75	8.96	17.27	-0.19
8	Total securities	843743.73	8.15	720554.39	7.00	804378.58	9.61	17.10	4.89
9	Loans and financial leasing (gross/total)	6015923.46	58.09	6123883.62	59.51	4501480.35	53.80	-1.76	33.64
10	Allowance for loan losses	338214.28	3.27	339312.33	3.30	269252.15	3.22	-0.32	25.61
11	Net loans and financial leasing	5677709.17	54.82	5784571.29	56.22	4232228.20	50.59	-1.85	34.15
12	Fixed assets, net	692278.44	6.68	691893.19	6.72	608227.27	7.27	0.06	13.82
13	Accrued interest receivable	66047.73	0.64	50198.47	0.49	55382.31	0.66	31.57	19.26
14	Other real estate	14066.03	0.14	15908.10	0.15	15816.44	0.19	-11.58	-11.07
15	Other assets	273282.95	2.64	276647.13	2.69	254756.83	3.04	-1.22	7.27
16	<b>Total Assets</b>	10357074.91	100.00	10289925.51	100.00	8366410.71	100.00	0.65	23.79
17	<b>LIABILITIES</b>								
18	Due to Banks Nonint. Bearing	8375.29	0.08	11642.29	0.11	3893.84	0.05	-28.06	115.09
19	Indiv. Deposits Nonint. Bearing	379748.19	3.67	408264.47	3.97	223692.64	2.67	-6.98	69.76
20	Legal Ent. Dep. Nonint. Bearing	1508857.96	14.57	1513305.28	14.71	1265529.83	15.13	-0.29	19.23
21	Total Nonint Dep	1896981.44	18.32	1933212.04	18.79	1493116.30	17.85	-1.87	27.05
22	Due to Banks Int. Bearing	68697.12	0.66	137393.84	1.34	60936.85	0.73	-50.00	12.73
23	Indiv Deposits Int. Bearing	3158624.75	30.50	2955408.14	28.72	2394323.71	28.62	6.88	31.92
24	Legal Ent Dep Int. Bearing	1727137.95	16.68	1840008.96	17.88	1457012.64	17.42	-6.13	18.54
25	Total Int Deposits	4954459.82	47.84	4932810.94	47.94	3912273.19	46.76	0.44	26.64
26	Total deposits	6851441.26	66.15	6866022.97	66.73	5405389.50	64.61	-0.21	26.75
27	Sec Sold REPO	0.00	0.00	0.00	0.00	15834.24	0.19	0.00	-100.00
28	Overnight Borr	5393.33	0.05	77288.00	0.75	2849.62	0.03	-93.02	89.26
29	Other Borr	896081.75	8.65	912839.68	8.87	745950.24	8.92	-1.84	20.13
30	Accd Int Payable	54403.53	0.53	45465.57	0.44	46063.89	0.55	19.66	18.10
31	Other Liab	306002.22	2.95	219009.32	2.13	246998.62	2.95	39.72	23.89

(thousands lei)

No.	Description	29.02.2004		31.12.2003		28.02.2004		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 28.02.2003 ((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
32	Sub Debentures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Total Liab	8113322.09	78.34	8120625.54	78.92	6463086.10	77.25	-0.09	25.53
34	CAPITAL								
35	Common Stock	789044.02	7.62	789044.02	7.67	746842.11	8.93	0.00	5.65
36	Preferred Stock	8545.55	0.08	8545.55	0.08	8545.55	0.10	0.00	0.00
37	Minus Treasury Stock	2698.10	0.03	2698.10	0.03	2068.05	0.02	0.00	30.47
38	Total stock in Circulation	794891.46	7.67	794891.46	7.72	753319.60	9.00	0.00	5.52
39	Capital Surplus	41697.76	0.40	41697.76	0.41	41697.76	0.50	0.00	0.00
40	Reserve Capital	138842.19	1.34	138842.19	1.35	125880.69	1.50	0.00	10.30
41	Reserves on asset reevaluation	49625.96	0.48	49526.14	0.48	57142.21	0.68	0.20	-13.15
42	Other Reserves	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	Retained Earn	1218695.45	11.77	1144342.42	11.12	925284.35	11.06	6.50	31.71
44	Total Capital	2243752.82	21.66	2169299.97	21.08	1903324.60	22.75	3.43	17.89
45	<b>Total Liab and Cap</b>	10357074.91	100.00	10289925.51	100.00	8366410.71	100.00	0.65	23.79
46	Tier I Capital	2117148.59	20.44	2041011.74	19.84	1774446.95	21.21	3.73	19.31
47	Total Regulatory Capital	2117097.29	20.44	2040960.44	19.83	1775145.65	21.22	3.73	19.26
48	Total Risk Weighted Assets	6412690.42	61.92	6413731.46	62.33	4917955.63	58.78	-0.02	30.39
49	Foreign currency assets	5518762.83	53.28	5754477.04	55.92	4412346.54	52.74	-4.10	25.08
50	Foreign currency liability	5232354.25	50.52	5396704.59	52.45	4229929.33	50.56	-3.05	23.70
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1454044.87	14.13				
52	Total debit conditional accounts (quarterly)			386190.66	3.75				
53	Total credit conditional accounts (quarterly)			1195871.30	11.62				
54	Overall on balance foreign exchange net assets	4111385.33	39.70	4310660.99	41.89	3334648.69	39.86	-4.62	23.29
55	Overall on balance foreign exchange net liabilities	3801164.95	36.70	3949933.83	38.39	3145262.96	37.59	-3.77	20.85