

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

(thousands lei)

No.	Description	30.04.2004		31.12.2003		30.04.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 30.04.2003 ((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	ASSETS								
2	Cash	589055.95	5.7	547613.01	5.32	488569.06	5.62	7.57	20.57
3	Due from banks	938073.62	9.07	1086878.42	10.56	1040588.52	11.98	-13.69	-9.85
4	Due from NBM	1013332.56	9.8	836057.74	8.13	596495.47	6.87	21.20	69.88
5	Overnight placements	156119.23	1.51	279603.77	2.72	158127.41	1.82	-44.16	-1.27
6	Securities bought for sale	116653.42	1.13	82791.11	0.8	54923.47	0.63	40.90	112.39
7	Investment securities	783401.13	7.58	637763.29	6.2	761542.03	8.77	22.84	2.87
8	Total securities	900054.55	8.7	720554.39	7	816465.50	9.4	24.91	10.24
9	Loans and financial leasing (gross/total)	5995854.91	57.98	6123883.62	59.51	4899652.67	56.41	-2.09	22.37
10	Allowance for loan losses	341124.74	3.3	339312.33	3.3	276329.96	3.18	0.53	23.45
11	Net loans and financial leasing	5654730.17	54.68	5784571.29	56.22	4623322.71	53.23	-2.24	22.31
12	Fixed assets, net	695073.74	6.72	691893.19	6.72	622860.23	7.17	0.46	11.59
13	Accrued interest receivable	71960.60	0.7	50198.47	0.49	66023.89	0.76	43.35	8.99
14	Other real estate	23164.87	0.22	15908.10	0.15	13968.10	0.16	45.62	65.84
15	Other assets	299292.90	2.89	276647.13	2.69	259535.34	2.99	8.19	15.32
16	<b>Total Assets</b>	10340858.17	100	10289925.51	100	8685956.23	100	0.49	19.05
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	8119.05	0.08	11642.29	0.11	6695.70	0.08	-30.26	21.26
19	Indiv. Deposits Nonint. Bearing	365383.09	3.53	408264.47	3.97	266309.24	3.07	-10.50	37.20
20	Legal Ent. Dep. Nonint. Bearing	1383820.46	13.38	1513305.28	14.71	1187964.51	13.68	-8.56	16.49
21	Total Nonint Dep	1757322.61	16.99	1933212.04	18.79	1460969.46	16.82	-9.10	20.28
22	Due to Banks Int. Bearing	72047.39	0.7	137393.84	1.34	44894.30	0.52	-47.56	60.48
23	Indiv Deposits Int. Bearing	3190003.86	30.85	2955408.14	28.72	2546785.56	29.32	7.94	25.26
24	Legal Ent Dep Int. Bearing	1787826.37	17.29	1840008.96	17.88	1480329.13	17.04	-2.84	20.77
25	Total Int Deposits	5049877.61	48.83	4932810.94	47.94	4072008.99	46.88	2.37	24.01
26	Total deposits	6807200.22	65.83	6866022.97	66.73	5532978.44	63.7	-0.86	23.03
27	Sec Sold REPO	7000.12	0.07	0.00	0	10000.90	0.12	100.00	-30.01
28	Overnight Borr	19000.00	0.18	77288.00	0.75	28481.61	0.33	-75.42	-33.29
29	Other Borr	883445.24	8.54	912839.68	8.87	818145.82	9.42	-3.22	7.98
30	Accd Int Payable	53397.81	0.52	45465.57	0.44	47364.21	0.55	17.45	12.74
31	Other Liab	285663.71	2.76	219009.32	2.13	286391.97	3.3	30.43	-0.25

(thousands lei)

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		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	0.00	0	0.00	0	0.00	0.00
33	<b>Total Liab</b>	8055707.09	77.9	8120625.54	78.92	6723362.95	77.4	-0.80	19.82
34	<b>CAPITAL</b>								
35	Common Stock	952289.12	9.21	789044.02	7.67	746842.11	8.6	20.69	27.51
36	Preferred Stock	8545.55	0.08	8545.55	0.08	8545.55	0.1	0.00	0.00
37	Minus Treasury Stock	2698.10	0.03	2698.10	0.03	2067.85	0.02	0.00	30.48
38	Total stock in Circulation	958136.56	9.27	794891.46	7.72	753319.80	8.67	20.54	27.19
39	Capital Surplus	41697.76	0.4	41697.76	0.41	41697.76	0.48	0.00	0.00
40	Reserve Capital	153006.27	1.48	138842.19	1.35	126034.80	1.45	10.20	21.40
41	Reserves on asset reevaluation	49618.34	0.48	49526.14	0.48	49582.83	0.57	0.19	0.07
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1082692.15	10.47	1144342.42	11.12	991958.10	11.42	-5.39	9.15
44	<b>Total Capital</b>	2285151.08	22.1	2169299.97	21.08	1962593.28	22.6	5.34	16.44
45	<b>Total Liab and Cap</b>	10340858.17	100	10289925.51	100	8685956.23	100	0.49	19.05
46	Tier I Capital	2158093.56	20.87	2041011.74	19.84	1839509.73	21.18	5.74	17.32
47	Total Regulatory Capital	2158042.26	20.87	2040960.44	19.83	1840208.43	21.19	5.74	17.27
48	Total Risk Weighted Assets	6481752.61	62.68	6413731.46	62.33	5317692.22	61.22	1.06	21.89
49	Foreign currency assets	5382932.04	52.05	5754477.04	55.92	4741325.81	54.59	-6.46	13.53
50	Foreign currency liability	5264904.87	50.91	5396704.59	52.45	4595122.99	52.9	-2.44	14.58
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	3772517.32	36.48	4310660.99	41.89	3471400.34	39.97	-12.48	8.67
55	Overall on balance foreign exchange net liabilities	3640745.75	35.21	3949933.83	38.39	3313525.43	38.15	-7.83	9.88