

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

(thousands MDL)

No.	Description	31.05.2004		31.12.2003*		31.05.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 31.05.2003 ((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	631,933.57	5.89	547,613.01	5.33	511,936.57	5.89	15.40	23.44
3	Due from banks	1,200,055.01	11.18	1,072,415.74	10.43	1,007,312.63	11.59	11.90	19.13
4	Due from NBM	974,006.37	9.07	836,057.74	8.13	702,721.96	8.08	16.50	38.60
5	Overnight placements	135,804.78	1.26	294,066.45	2.86	79,050.07	0.91	-53.82	71.80
6	Securities bought for sale	133,209.04	1.24	82,791.11	0.81	51,535.42	0.59	60.90	158.48
7	Investment securities	794,807.57	7.4	637,769.19	6.2	729,535.46	8.39	24.62	8.95
8	Total securities	928,016.61	8.64	720,560.29	7.01	781,070.88	8.98	28.79	18.81
9	Loans and financial leasing (gross/total)	6,099,132.19	56.81	6,122,913.30	59.54	4,918,126.98	56.56	-0.39	24.01
10	Allowance for loan losses	342,097.81	3.19	343,099.23	3.34	285,722.81	3.29	-0.29	19.73
11	Net loans and financial leasing	5,757,034.38	53.62	5,779,814.07	56.21	4,632,404.17	53.28	-0.39	24.28
12	Fixed assets, net	697,524.90	6.5	691,893.19	6.73	629,574.00	7.24	0.81	10.79
13	Accrued interest receivable	79,931.86	0.74	49,429.23	0.48	72,983.07	0.84	61.71	9.52
14	Other real estate	23,159.02	0.22	15,908.10	0.15	14,461.94	0.17	45.58	60.14
15	Other assets	308,972.89	2.88	275,230.97	2.68	263,356.15	3.03	12.26	17.32
16	Total Assets	10,736,439.40	100	10,282,988.79	100	8,694,871.43	100	4.41	23.48
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	58,731.24	0.55	11,642.29	0.11	7,988.53	0.09	404.46	635.19
19	Indiv. Deposits Nonint. Bearing	384,044.06	3.58	408,351.19	3.97	278,937.60	3.21	-5.95	37.68
20	Legal Ent. Dep. Nonint. Bearing	1,478,184.45	13.77	1,513,305.28	14.72	1,283,106.88	14.76	-2.32	15.20
21	Total Nonint Dep	1,920,959.76	17.89	1,933,298.76	18.8	1,570,033.01	18.06	-0.64	22.35
22	Due to Banks Int. Bearing	67,052.44	0.62	137,393.84	1.34	24,397.45	0.28	-51.20	174.83
23	Indiv Deposits Int. Bearing	3,308,625.74	30.82	2,955,408.14	28.74	2,600,563.26	29.91	11.95	27.23
24	Legal Ent Dep Int. Bearing	1,845,049.42	17.18	1,840,008.96	17.89	1,357,657.75	15.61	0.27	35.90
25	Total Int Deposits	5,220,727.60	48.63	4,932,810.94	47.97	3,982,618.45	45.8	5.84	31.09
26	Total deposits	7,141,687.36	66.52	6,866,109.70	66.77	5,552,651.46	63.86	4.01	28.62
27	Sec Sold REPO	4,832.58	0.05	0.00	0	5,859.75	0.07	100.00	-17.53
28	Overnight Borr	8,000.00	0.07	77,288.00	0.75	30,877.29	0.36	-89.65	-74.09
29	Other Borr	897,543.53	8.36	912,839.68	8.88	779,434.52	8.96	-1.68	15.15
30	Accd Int Payable	58,375.53	0.54	44,687.00	0.43	52,401.80	0.6	30.63	11.40
31	Other Liab	334,993.35	3.12	224,216.72	2.18	288,443.05	3.32	49.41	16.14
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	8,445,432.35	78.66	8,125,141.09	79.02	6,709,667.86	77.17	3.94	25.87
34	CAPITAL								

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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
35	Common Stock	952,289.12	8.87	789,044.02	7.67	746,842.11	8.59	20.69	27.51
36	Preferred Stock	8,545.55	0.08	8,545.55	0.08	8,545.55	0.1	0.00	0.00
37	Minus Treasury Stock	2,698.10	0.03	2,698.10	0.03	2,698.10	0.03	0.00	0.00
38	Total stock in Circulation	958,136.56	8.92	794,891.46	7.73	752,689.55	8.66	20.54	27.30
39	Capital Surplus	41,697.76	0.39	41,697.76	0.41	41,697.76	0.48	0.00	0.00
40	Reserve Capital	159,110.05	1.48	145,690.19	1.42	138,765.51	1.6	9.21	14.66
41	Reserves on asset reevaluation	49,618.34	0.46	49,625.96	0.48	49,582.83	0.57	-0.02	0.07
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1,082,444.34	10.08	1,125,942.32	10.95	1,002,467.92	11.53	-3.86	7.98
44	Total Capital	2,291,007.05	21.34	2,157,847.70	20.98	1,985,203.57	22.83	6.17	15.40
45	Total Liab and Cap	10,736,439.40	100	10,282,988.79	100	8,694,871.43	100	4.41	23.48
46	Tier I Capital	2,165,035.88	20.17	2,029,287.30	19.73	1,862,264.48	21.42	6.69	16.26
47	Total Regulatory Capital	2,164,984.58	20.16	2,029,236.00	19.73	1,862,213.18	21.42	6.69	16.26
48	Total Risk Weighted Assets	6,639,391.04	61.84	6,426,328.90	62.49	5,382,494.25	61.9	3.32	23.35
49	Foreign currency assets	5,905,712.95	55.01	5,754,477.04	55.96	4,729,113.78	54.39	2.63	24.88
50	Foreign currency liability	5,687,381.52	52.97	5,396,704.59	52.48	4,585,496.76	52.74	5.39	24.03
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1,453,094.61	14.13				
52	Total debit conditional accounts (quarterly)			617,266.04	6				
53	Total credit conditional accounts (quarterly)			1,486,342.68	14.45				
54	Overall on balance foreign exchange net assets	4,130,163.27	38.47	4,310,660.99	41.92	3,465,567.02	39.86	-4.19	19.18
55	Overall on balance foreign exchange net liabilities	3,901,038.46	36.33	3,949,933.83	38.41	3,303,129.88	37.99	-1.24	18.10

* Data as on 31.12.2003 are adjusted according the audit results.