

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

(thousands MDL)

No.	Description	30.06.2004		31.12.2003*		30.06.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 30.06.2003 ((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	572668.85	5.29	547613.01	5.33	500635.30	5.6	4.58	14.39
3	Due from banks	1084929.74	10.01	1072415.74	10.43	1168316.30	13.07	1.17	-7.14
4	Due from NBM	1064937.61	9.83	836057.74	8.13	638815.05	7.15	27.38	66.71
5	Overnight placements	130517.74	1.2	294066.45	2.86	163333.66	1.83	-55.62	-20.09
6	Securities bought for sale	131541.76	1.21	82791.11	0.81	75462.85	0.84	58.88	74.31
7	Investment securities	893463.74	8.25	637769.19	6.2	694637.74	7.77	40.09	28.62
8	Total securities	1025005.50	9.46	720560.29	7.01	770100.59	8.61	42.25	33.10
9	Loans and financial leasing (gross/total)	6189934.44	57.13	6122913.30	59.54	5000565.43	55.94	1.09	23.78
10	Allowance for loan losses	349656.56	3.23	343099.23	3.34	289340.16	3.24	1.91	20.85
11	Net loans and financial leasing	5840277.87	53.91	5779814.07	56.21	4711225.27	52.7	1.05	23.97
12	Fixed assets, net	696583.10	6.43	691893.19	6.73	634148.06	7.09	0.68	9.85
13	Accrued interest receivable	80983.80	0.75	49429.23	0.48	74175.59	0.83	63.84	9.18
14	Other real estate	21777.61	0.2	15908.10	0.15	15264.69	0.17	36.90	42.67
15	Other assets	316497.57	2.92	275230.97	2.68	263566.27	2.95	14.99	20.08
16	Total Assets	10834179.38	100	10282988.79	100	8939580.77	100	5.36	21.19
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	10393.71	0.1	11642.29	0.11	4599.99	0.05	-10.72	125.95
19	Indiv. Deposits Nonint. Bearing	386811.53	3.57	408351.19	3.97	298447.94	3.34	-5.27	29.61
20	Legal Ent. Dep. Nonint. Bearing	1498686.88	13.83	1513305.28	14.72	1308275.01	14.63	-0.97	14.55
21	Total Nonint Dep	1895892.12	17.5	1933298.76	18.8	1611322.93	18.02	-1.93	17.66
22	Due to Banks Int. Bearing	77020.59	0.71	137393.84	1.34	67332.00	0.75	-43.94	14.39
23	Indiv Deposits Int. Bearing	3407480.52	31.45	2955408.14	28.74	2688836.79	30.08	15.30	26.73
24	Legal Ent Dep Int. Bearing	1845862.57	17.04	1840008.96	17.89	1402874.52	15.69	0.32	31.58
25	Total Int Deposits	5330363.69	49.2	4932810.94	47.97	4159043.31	46.52	8.06	28.16
26	Total deposits	7226255.81	66.7	6866109.70	66.77	5770366.24	64.55	5.25	25.23
27	Sec Sold REPO	4976.84	0.05	0.00	0	4030.54	0.05	100.00	23.48
28	Overnight Borr	16553.57	0.15	77288.00	0.75	8893.31	0.1	-78.58	86.14
29	Other Borr	815739.66	7.53	912839.68	8.88	817395.43	9.14	-10.64	-0.20
30	Accd Int Payable	55799.74	0.52	44687.00	0.43	46849.98	0.52	24.87	19.10
31	Other Liab	349058.49	3.22	224216.72	2.18	293386.45	3.28	55.68	18.98
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	8468384.10	78.16	8125141.09	79.02	6940921.95	77.64	4.22	22.01
34	CAPITAL								

(thousands MDL)

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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	1017369.12	9.39	789044.02	7.67	782982.12	8.76	28.94	29.94
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	0.02	2698.10	0.03	2698.10	0.03	0.00	0.00
38	Total stock in Circulation	1023216.56	9.44	794891.46	7.73	788829.56	8.82	28.72	29.71
39	Capital Surplus	41697.76	0.38	41697.76	0.41	41697.76	0.47	0.00	0.00
40	Reserve Capital	158982.50	1.47	145690.19	1.42	138842.19	1.55	9.12	14.51
41	Reserves on asset reevaluation	49618.34	0.46	49625.96	0.48	49582.83	0.55	-0.02	0.07
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1092280.13	10.08	1125942.32	10.95	979706.49	10.96	-2.99	11.49
44	Total Capital	2365795.29	21.84	2157847.70	20.98	1998658.83	22.36	9.64	18.37
45	Total Liab and Cap	10834179.38	100	10282988.79	100	8939580.77	100	5.36	21.19
46	Tier I Capital	2236625.89	20.64	2029287.30	19.73	1872090.09	20.94	10.22	19.47
47	Total Regulatory Capital	2236574.59	20.64	2029236.00	19.73	1872038.79	20.94	10.22	19.47
48	Total Risk Weighted Assets	6711259.15	61.95	6426328.90	62.49	5543534.11	62.01	4.43	21.06
49	Foreign currency assets	5246113.58	48.42	5754477.04	55.96	4948935.66	55.36	-8.83	6.00
50	Foreign currency liability	5112453.92	47.19	5396704.59	52.48	4757434.21	53.22	-5.27	7.46
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	1526118.46	14.09	1453094.61	14.13	1100232.51	12.31	5.03	38.71
52	Total debit conditional accounts (quarterly)	202903.40	1.87	617266.04	6	2136416.27	23.9	-67.13	-90.50
53	Total credit conditional accounts (quarterly)	1182832.21	10.92	1486342.68	14.45	2952122.12	33.02	-20.42	-59.93
54	Overall on balance foreign exchange net assets	3994373.10	36.87	4310660.99	41.92	3671785.09	41.07	-7.34	8.79
55	Overall on balance foreign exchange net liabilities	3838571.31	35.43	3949933.83	38.41	3453575.69	38.63	-2.82	11.15

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