

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

(thousands MDL)

No.	Description	31.07.2004		31.12.2003*		31.07.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2003 ((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	656,070.40	6.03	547,613.01	5.33	528,922.86	5.79	19.81	24.04
3	Due from banks	856,609.05	7.87	1,072,415.74	10.43	1,097,427.79	12.02	-20.12	-21.94
4	Due from NBM	1,247,258.22	11.46	836,057.74	8.13	785,837.83	8.61	49.18	58.72
5	Overnight placements	97,046.25	0.89	294,066.45	2.86	139,687.83	1.53	-67.00	-30.53
6	Securities bought for sale	143,447.57	1.32	82,791.11	0.81	106,959.12	1.17	73.26	34.11
7	Investment securities	878,338.97	8.07	637,769.19	6.2	667,994.87	7.32	37.72	31.49
8	Total securities	1,021,786.54	9.38	720,560.29	7.01	774,953.98	8.49	41.80	31.85
9	Loans and financial leasing (gross/total)	6,225,751.33	57.18	6,122,913.30	59.54	5,094,974.16	55.8	1.68	22.19
10	Allowance for loan losses	353,378.12	3.25	343,099.23	3.34	288,321.46	3.16	3.00	22.56
11	Net loans and financial leasing	5,872,373.21	53.94	5,779,814.07	56.21	4,806,652.70	52.64	1.60	22.17
12	Fixed assets, net	697,296.19	6.4	691,893.19	6.73	636,352.96	6.97	0.78	9.58
13	Accrued interest receivable	87,798.40	0.81	49,429.23	0.48	74,677.23	0.82	77.62	17.57
14	Other real estate	26,931.96	0.25	15,908.10	0.15	13,887.09	0.15	69.30	93.94
15	Other assets	324,436.15	2.98	275,230.97	2.68	272,455.68	2.98	17.88	19.08
16	Total Assets	10,887,606.38	100	10,282,988.79	100	9,130,855.95	100	5.88	19.24
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	10,327.36	0.09	11,642.29	0.11	5,846.59	0.06	-11.29	76.64
19	Indiv. Deposits Nonint. Bearing	390,471.80	3.59	408,351.19	3.97	302,641.30	3.31	-4.38	29.02
20	Legal Ent. Dep. Nonint. Bearing	1,433,462.82	13.17	1,513,305.28	14.72	1,223,750.48	13.4	-5.28	17.14
21	Total Nonint Dep	1,834,261.98	16.85	1,933,298.76	18.8	1,532,238.37	16.78	-5.12	19.71
22	Due to Banks Int. Bearing	49,971.04	0.46	137,393.84	1.34	38,818.22	0.43	-63.63	28.73
23	Indiv Deposits Int. Bearing	3,497,410.90	32.12	2,955,408.14	28.74	2,762,593.66	30.26	18.34	26.60
24	Legal Ent Dep Int. Bearing	1,951,655.60	17.93	1,840,008.96	17.89	1,598,141.74	17.5	6.07	22.12
25	Total Int Deposits	5,499,037.54	50.51	4,932,810.94	47.97	4,399,553.63	48.18	11.48	24.99
26	Total deposits	7,333,299.51	67.35	6,866,109.70	66.77	5,931,791.99	64.96	6.80	23.63
27	Sec Sold REPO	0.00	0	0.00	0	52.83	0		-100.00
28	Overnight Borr	2,392.24	0.02	77,288.00	0.75	32,514.04	0.36	-96.90	-92.64
29	Other Borr	775,239.25	7.12	912,839.68	8.88	794,646.02	8.7	-15.07	-2.44
30	Accd Int Payable	57,106.25	0.52	44,687.00	0.43	45,260.57	0.5	27.79	26.17
31	Other Liab	326,989.42	3	224,216.72	2.18	289,408.98	3.17	45.84	12.99
32	Sub Debentures	0.00	0	0.00	0	0.00	0		
33	Total Liab	8,495,026.68	78.02	8,125,141.09	79.02	7,093,674.43	77.69	4.55	19.75
34	CAPITAL	0.00		0.00		0.00			

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

(thousands MDL)

No.	Description	31.07.2004		31.12.2003*		31.07.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 31.07.2003 ((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
35	Common Stock	1,039,049.12	9.54	789,044.02	7.67	782,982.12	8.58	31.68	32.70
36	Preferred Stock	8,545.55	0.08	8,545.55	0.08	8,545.55	0.09	0.00	0.00
37	Minus Treasury Stock	2,698.10	0.02	2,698.10	0.03	2,698.10	0.03	0.00	0.00
38	Total stock in Circulation	1,044,896.56	9.6	794,891.46	7.73	788,829.56	8.64	31.45	32.46
39	Capital Surplus	41,697.76	0.38	41,697.76	0.41	41,697.76	0.46	0.00	0.00
40	Reserve Capital	158,982.50	1.46	145,690.19	1.42	138,842.19	1.52	9.12	14.51
41	Reserves on asset reevaluation	49,618.34	0.46	49,625.96	0.48	49,582.83	0.54	-0.02	0.07
42	Other Reserves	0.00	0	0.00	0	0.00	0		
43	Retained Earn	1,097,384.54	10.08	1,125,942.32	10.95	1,018,229.18	11.15	-2.54	7.77
44	Total Capital	2,392,579.70	21.98	2,157,847.70	20.98	2,037,181.52	22.31	10.88	17.45
45	Total Liab and Cap	10,887,606.38	100	10,282,988.79	100	9,130,855.95	100	5.88	19.24
46	Tier I Capital	2,265,682.01	20.81	2,029,287.30	19.73	1,909,648.00	20.91	11.65	18.64
47	Total Regulatory Capital	2,265,630.71	20.81	2,029,236.00	19.73	1,909,596.70	20.91	11.65	18.64
48	Total Risk Weighted Assets	6,742,799.59	61.93	6,426,328.90	62.49	5,598,839.85	61.32	4.92	20.43
49	Foreign currency assets	5,148,282.31	47.29	5,754,477.04	55.96	4,912,109.59	53.8	-10.53	4.81
50	Foreign currency liability	5,035,738.62	46.25	5,396,704.59	52.48	4,748,771.61	52.01	-6.69	6.04
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	0.00	0	1,453,094.61	14.13	0.00	0		
52	Total debit conditional accounts (quarterly)	0.00	0	617,266.04	6	0.00	0		
53	Total credit conditional accounts (quarterly)	0.00	0	1,486,342.68	14.45	0.00	0		
54	Overall on balance foreign exchange net assets	3,916,369.14	35.97	4,310,660.99	41.92	3,610,428.66	39.54	-9.15	8.47
55	Overall on balance foreign exchange net liabilities	3,791,682.42	34.83	3,949,933.83	38.41	3,418,192.53	37.44	-4.01	10.93

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