

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

(thousands MDL)

No.	Description	31.08.2004		31.12.2003*		31.08.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2003 ((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	713666.75	6.19	547613.01	5.33	566531.84	6.04	30.32	25.97
3	Due from banks	1028911.64	8.92	1072415.74	10.43	1201954.33	12.81	-4.06	-14.40
4	Due from NBM	1301147.96	11.28	836057.74	8.13	731809.67	7.8	55.63	77.80
5	Overnight placements	142814.48	1.24	294066.45	2.86	116576.40	1.24	-51.43	22.51
6	Securities bought for sale	175824.37	1.52	82791.11	0.81	105999.75	1.13	112.37	65.87
7	Investment securities	953467.56	8.27	637769.19	6.2	664343.29	7.08	49.50	43.52
8	Total securities	1129291.93	9.79	720560.29	7.01	770343.04	8.21	56.72	46.60
9	Loans and financial leasing (gross/total)	6415835.48	55.64	6122913.30	59.54	5258411.06	56.05	4.78	22.01
10	Allowance for loan losses	364665.91	3.16	343099.23	3.34	292119.48	3.11	6.29	24.83
11	Net loans and financial leasing	6051169.57	52.48	5779814.07	56.21	4966291.57	52.94	4.69	21.84
12	Fixed assets, net	715082.93	6.2	691893.19	6.73	644156.94	6.87	3.35	11.01
13	Accrued interest receivable	98370.03	0.85	49429.23	0.48	78691.19	0.84	99.01	25.01
14	Other real estate	27045.71	0.23	15908.10	0.15	10738.21	0.11	70.01	151.86
15	Other assets	322567.74	2.8	275230.97	2.68	294770.99	3.14	17.20	9.43
16	<b>Total Assets</b>	11530068.73	100	10282988.79	100	9381864.18	100	12.13	22.90
17	<b>LIABILITIES</b>								
18	Due to Banks Nonint. Bearing	48487.36	0.42	11642.29	0.11	8173.90	0.09	316.48	493.20
19	Indiv. Deposits Nonint. Bearing	401090.95	3.48	408351.19	3.97	300687.70	3.2	-1.78	33.39
20	Legal Ent. Dep. Nonint. Bearing	1506168.68	13.06	1513305.28	14.72	1363853.32	14.54	-0.47	10.43
21	Total Nonint Dep	1955746.99	16.96	1933298.76	18.8	1672714.92	17.83	1.16	16.92
22	Due to Banks Int. Bearing	61195.60	0.53	137393.84	1.34	40960.08	0.44	-55.46	49.40
23	Indiv Deposits Int. Bearing	3619924.68	31.4	2955408.14	28.74	2806721.34	29.92	22.48	28.97
24	Legal Ent Dep Int. Bearing	2121936.20	18.4	1840008.96	17.89	1650023.69	17.59	15.32	28.60
25	Total Int Deposits	5803056.48	50.33	4932810.94	47.97	4497705.12	47.94	17.64	29.02
26	Total deposits	7758803.47	67.29	6866109.70	66.77	6170420.03	65.77	13.00	25.74
27	Sec Sold REPO	0.00	0	0.00	0	0.00	0	0.00	0.00
28	Overnight Borr	31000.00	0.27	77288.00	0.75	9997.06	0.11	-59.89	210.09
29	Other Borr	867034.98	7.52	912839.68	8.88	775424.65	8.27	-5.02	11.81
30	Accd Int Payable	68093.66	0.59	44687.00	0.43	52667.00	0.56	52.38	29.29
31	Other Liab	374293.25	3.25	224216.72	2.18	295705.11	3.15	66.93	26.58
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	<b>Total Liab</b>	9099225.37	78.92	8125141.09	79.02	7304213.85	77.85	11.99	24.58
34	<b>CAPITAL</b>								
35	Common Stock	1039049.12	9.01	789044.02	7.67	782982.12	8.35	31.68	32.70

Assets, Liability and Capital of the banking sector of Republic of Moldova  
(thousands MDL)

No.	Description	31.08.2004		31.12.2003*		31.08.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2003 ((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
36	Preferred Stock	8545.55	0.07	8545.55	0.08	8545.55	0.09	0.00	0.00
37	Minus Treasury Stock	2698.10	0.02	2698.10	0.03	2736.50	0.03	0.00	-1.40
38	Total stock in Circulation	1044896.56	9.06	794891.46	7.73	788791.16	8.41	31.45	32.47
39	Capital Surplus	41697.76	0.36	41697.76	0.41	41697.76	0.44	0.00	0.00
40	Reserve Capital	159982.50	1.39	145690.19	1.42	138842.19	1.48	9.81	15.23
41	Reserves on asset reevaluation	49618.34	0.43	49625.96	0.48	49582.83	0.53	-0.02	0.07
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1134648.21	9.84	1125942.32	10.95	1058736.38	11.28	0.77	7.17
44	<b>Total Capital</b>	2430843.36	21.08	2157847.70	20.98	2077650.32	22.15	12.65	17.00
45	<b>Total Liab and Cap</b>	11530068.73	100	10282988.79	100	9381864.18	100	12.13	22.90
46	Tier I Capital	2304483.56	19.99	2029287.30	19.73	1950455.46	20.79	13.56	18.15
47	Total Regulatory Capital	2304432.26	19.99	2029236.00	19.73	1950404.16	20.79	13.56	18.15
48	Total Risk Weighted Assets	6995257.61	60.67	6426328.90	62.49	5815476.95	61.99	8.85	20.29
49	Foreign currency assets	5664419.53	49.13	5754477.04	55.96	5173897.03	55.15	-1.56	9.48
50	Foreign currency liability	5518702.96	47.86	5396704.59	52.48	4880835.57	52.02	2.26	13.07
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)			1453094.61	14.13				
52	Total debit conditional accounts (quarterly)			617266.04	6				
53	Total credit conditional accounts (quarterly)			1486342.68	14.45				
54	Overall on balance foreign exchange net assets	4295745.03	37.26	4310660.99	41.92	3838837.81	40.92	-0.35	11.90
55	Overall on balance foreign exchange net liabilities	4130459.02	35.82	3949933.83	38.41	3533282.38	37.66	4.57	16.90

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