

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

(thousands MDL)

No.	Description	30.09.2004		31.12.2003*		30.09.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 30.09.2003 ((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	729287.42	6.04	547613.01	5.33	474190.03	4.92	33.18	53.80
3	Due from banks	908180.04	7.52	1072415.74	10.43	1172779.96	12.18	-15.31	-22.56
4	Due from NBM	1487314.61	12.32	836057.74	8.13	539473.72	5.6	77.90	175.70
5	Overnight placements	102394.66	0.85	294066.45	2.86	295734.37	3.07	-65.18	-65.38
6	Securities bought for sale	225086.76	1.86	82791.11	0.81	103677.50	1.08	171.87	117.10
7	Investment securities	1006643.89	8.34	637769.19	6.2	654785.34	6.8	57.84	53.74
8	Total securities	1231730.65	10.2	720560.29	7.01	758462.83	7.87	70.94	62.40
9	Loans and financial leasing (gross/total)	6849032.73	56.73	6122913.30	59.54	5677729.35	58.94	11.86	20.63
10	Allowance for loan losses	398670.80	3.3	343099.23	3.34	305320.21	3.17	16.20	30.57
11	Net loans and financial leasing	6450361.93	53.43	5779814.07	56.21	5372409.15	55.77	11.60	20.06
12	Fixed assets, net	701733.32	5.81	691893.19	6.73	656520.48	6.82	1.42	6.89
13	Accrued interest receivable	83287.38	0.69	49429.23	0.48	73491.61	0.76	68.50	13.33
14	Other real estate	22924.60	0.19	15908.10	0.15	7286.83	0.08	44.11	214.60
15	Other assets	355521.85	2.94	275230.97	2.68	281983.25	2.93	29.17	26.08
16	Total Assets	12072736.46	100	10282988.79	100	9632332.21	100	17.40	25.34
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	32881.25	0.27	11642.29	0.11	4777.39	0.05	182.43	588.27
19	Indiv. Deposits Nonint. Bearing	391720.62	3.24	408351.19	3.97	293029.31	3.04	-4.07	33.68
20	Legal Ent. Dep. Nonint. Bearing	1717904.07	14.23	1513305.28	14.72	1389921.00	14.43	13.52	23.60
21	Total Nonint Dep	2142505.94	17.75	1933298.76	18.8	1687727.70	17.52	10.82	26.95
22	Due to Banks Int. Bearing	108772.22	0.9	137393.84	1.34	51920.95	0.54	-20.83	109.50
23	Indiv Deposits Int. Bearing	3764908.58	31.19	2955408.14	28.74	2812784.77	29.2	27.39	33.85
24	Legal Ent Dep Int. Bearing	2321994.77	19.23	1840008.96	17.89	1743988.54	18.11	26.19	33.14
25	Total Int Deposits	6195675.57	51.32	4932810.94	47.97	4608694.26	47.85	25.60	34.43
26	Total deposits	8338181.51	69.07	6866109.70	66.77	6296421.95	65.37	21.44	32.43
27	Sec Sold REPO	7999.64	0.07	0.00	0	0.00	0	0.00	0.00
28	Overnight Borr	0.00	0	77288.00	0.75	20784.04	0.22	-100.00	-100.00
29	Other Borr	866078.90	7.17	912839.68	8.88	771802.31	8.01	-5.12	12.22
30	Accd Int Payable	63261.73	0.52	44687.00	0.43	49006.08	0.51	41.57	29.09
31	Other Liab	360141.77	2.98	224216.72	2.18	399968.00	4.15	60.62	-9.96
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	9635663.54	79.81	8125141.09	79.02	7537982.39	78.26	18.59	27.83

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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
34	CAPITAL								
35	Common Stock	1046849.12	8.67	789044.02	7.67	786044.02	8.16	32.67	33.18
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	1052696.56	8.72	794891.46	7.73	791853.06	8.22	32.43	32.94
39	Capital Surplus	41697.76	0.35	41697.76	0.41	41697.76	0.43	0.00	0.00
40	Reserve Capital	159982.50	1.33	145690.19	1.42	138842.19	1.44	9.81	15.23
41	Reserves on asset reevaluation	49598.75	0.41	49625.96	0.48	49582.24	0.51	-0.05	0.03
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1133097.35	9.39	1125942.32	10.95	1072374.56	11.13	0.64	5.66
44	Total Capital	2437072.92	20.19	2157847.70	20.98	2094349.82	21.74	12.94	16.36
45	Total Liab and Cap	12072736.46	100	10282988.79	100	9632332.21	100	17.40	25.34
46	Tier I Capital	2312929.99	19.16	2029287.30	19.73	1969691.02	20.45	13.98	17.43
47	Total Regulatory Capital	2312878.69	19.16	2029236.00	19.73	1969639.72	20.45	13.98	17.43
48	Total Risk Weighted Assets	7259436.95	60.13	6426328.90	62.49	6206326.59	64.43	12.96	16.97
49	Foreign currency assets	5742907.91	47.57	5754477.04	55.96	5336961.45	55.41	-0.20	7.61
50	Foreign currency liability	5655957.02	46.85	5396704.59	52.48	4977098.32	51.67	4.80	13.64
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	1412872.76	11.7	1453094.61	14.13	1335322.96	13.86	-2.77	5.81
52	Total debit conditional accounts (quarterly)	240593.97	1.99	617266.04	6	1655608.72	17.19	-61.02	-85.47
53	Total credit conditional accounts (quarterly)	1064190.87	8.81	1486342.68	14.45	2631648.97	27.32	-28.40	-59.56
54	Overall on balance foreign exchange net assets	4394088.46	36.4	4310660.99	41.92	4021741.56	41.75	1.94	9.26
55	Overall on balance foreign exchange net liabilities	4299901.51	35.62	3949933.83	38.41	3651468.06	37.91	8.86	17.76

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