

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

(mii lei)

No.	Description	30.11.2004		31.12.2003*		30.11.2003		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %	Dynamics in comparison with 30.11.2003 ((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	688405.19	5.36	547613.01	5.33	502385.67	5.11	25.71	37.03
3	Due from banks	1027801.01	8.00	1072415.74	10.43	1038810.80	10.57	-4.16	-1.06
4	Due from NBM	1455768.04	11.33	836057.74	8.13	748336.20	7.62	74.12	94.53
5	Overnight placements	109693.25	0.85	294066.45	2.86	192089.01	1.95	-62.70	-42.89
6	Securities bought for sale	170199.93	1.32	82791.11	0.81	91121.31	0.93	105.58	86.78
7	Investment securities	862410.72	6.71	637769.19	6.2	621715.46	6.33	35.22	38.71
8	Total securities	1032610.65	8.04	720560.29	7.01	712836.77	7.25	43.31	44.86
9	Loans and financial leasing (gross/total)	7747595.12	60.3	6122913.30	59.54	5910711.43	60.15	26.53	31.08
10	Allowance for loan losses	428554.39	3.34	343099.23	3.34	323492.79	3.29	24.91	32.48
11	Net loans and financial leasing	7319040.73	56.96	5779814.07	56.21	5587218.65	56.86	26.63	31.00
12	Fixed assets, net	710537.03	5.53	691893.19	6.73	664903.99	6.77	2.69	6.86
13	Accrued interest receivable	94766.84	0.74	49429.23	0.48	72528.81	0.74	91.72	30.66
14	Other real estate	23511.83	0.18	15908.10	0.15	6353.97	0.06	47.80	270.03
15	Other assets	387122.44	3.01	275230.97	2.68	301191.99	3.07	40.65	28.53
16	Total Assets	12849257.02	100	10282988.79	100	9826655.85	100	24.96	30.76
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	24491.82	0.19	11642.29	0.11	7676.01	0.08	110.37	219.07
19	Indiv. Deposits Nonint. Bearing	406788.72	3.17	408351.19	3.97	361078.41	3.67	-0.38	12.66
20	Legal Ent. Dep. Nonint. Bearing	1544295.00	12.02	1513305.28	14.72	1265068.66	12.87	2.05	22.07
21	Total Nonint Dep	1975575.54	15.38	1933298.76	18.8	1633823.08	16.63	2.19	20.92
22	Due to Banks Int. Bearing	158875.33	1.24	137393.84	1.34	65533.64	0.67	15.63	142.43
23	Indiv Deposits Int. Bearing	4171147.98	32.46	2955408.14	28.74	2873040.52	29.24	41.14	45.18
24	Legal Ent Dep Int. Bearing	2653726.74	20.65	1840008.96	17.89	1741808.39	17.73	44.22	52.35
25	Total Int Deposits	6983750.05	54.35	4932810.94	47.97	4680382.55	47.63	41.58	49.21
26	Total deposits	8959325.59	69.73	6866109.70	66.77	6314205.63	64.26	30.49	41.89
27	Sec Sold REPO	0.00	0	0.00	0	3388.14	0.03	0.00	-100.00
28	Overnight Borr	11235.69	0.09	77288.00	0.75	46149.35	0.47	-85.46	-75.65
29	Other Borr	946912.51	7.37	912839.68	8.88	871578.96	8.87	3.73	8.64
30	Accd Int Payable	66878.01	0.52	44687.00	0.43	55617.03	0.57	49.66	20.25
31	Other Liab	338574.45	2.63	224216.72	2.18	370953.93	3.77	51.00	-8.73
32	Sub Debentures	0.00	0	0.00	0	0.00	0		0.00

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		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	16 Bank(s)	% from Assets		
33	Total Liab	10322926.25	80.34	8125141.09	79.02	7661893.03	77.97	27.05	34.73
34	CAPITAL								
35	Common Stock	1046849.12	8.15	789044.02	7.67	786044.02	8	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	8.19	794891.46	7.73	791853.06	8.06	32.43	32.94
39	Capital Surplus	41697.76	0.32	41697.76	0.41	41697.76	0.42	0.00	0.00
40	Reserve Capital	159982.50	1.25	145690.19	1.42	138842.19	1.41	9.81	15.23
41	Reserves on asset reevaluation	49598.75	0.39	49625.96	0.48	49434.70	0.5	-0.05	0.33
42	Other Reserves	0.00	0	0.00	0	0.00	0		0.00
43	Retained Earn	1222355.20	9.51	1125942.32	10.95	1142935.10	11.63	8.56	6.95
44	Total Capital	2526330.76	19.66	2157847.70	20.98	2164762.81	22.03	17.08	16.70
45	Total Liab and Cap	12849257.01	100	10282988.79	100	9826655.85	100	24.96	30.76
46	Tier I Capital	2403772.08	18.71	2029287.30	19.73	2037868.98	20.74	18.45	17.96
47	Total Regulatory Capital	2403720.78	18.71	2029236.00	19.73	2037817.68	20.74	18.45	17.96
48	Total Risk Weighted Assets	7772273.76	60.49	6426328.90	62.49	6380098.47	64.93	20.94	21.82
49	Foreign currency assets	6381391.93	49.66	5754477.04	55.96	5371999.63	54.67	10.89	18.79
50	Foreign currency liability	6135734.65	47.75	5396704.59	52.48	5079054.28	51.69	13.69	20.80
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	6.00				
53	Total credit conditional accounts (quarterly)			1486342.68	14.45				
54	Overall on balance foreign exchange net assets	4938370.39	38.43	4310660.99	41.92	4089981.74	41.62	14.56	20.74
55	Overall on balance foreign exchange net liabilities	4684231.26	36.46	3949933.83	38.41	3773947.61	38.41	18.59	24.12

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