

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

(thousands MDL)

No.	Description	31.12.2004		31.12.2003*		Dynamics in comparison with 31.12.2003 ((3-5)/5*100) %
		16 Bank(s)	% from Assets	16 Bank(s)	% from Assets	
1	2	3	4	5	6	7
1	ASSETS					
2	Cash	733944.11	5.51	547613.01	5.33	34.03
3	Due from banks	961864.37	7.22	1072415.74	10.43	-10.31
4	Due from NBM	2130204.17	16	836057.74	8.13	154.79
5	Overnight placements	114006.79	0.86	294066.45	2.86	-61.23
6	Securities bought for sale	135843.17	1.02	82791.11	0.81	64.08
7	Investment securities	833394.71	6.26	637769.19	6.2	30.67
8	Total securities	969237.88	7.28	720560.29	7.01	34.51
9	Loans and financial leasing (gross/total)	7686423.30	57.74	6122913.30	59.54	25.54
10	Allowance for loan losses	445272.57	3.34	343099.23	3.34	29.78
11	Net loans and financial leasing	7241150.72	54.39	5779814.07	56.21	25.28
12	Fixed assets, net	741856.37	5.57	691893.19	6.73	7.22
13	Accrued interest receivable	80091.38	0.6	49429.23	0.48	62.03
14	Other real estate	27669.61	0.21	15908.10	0.15	73.93
15	Other assets	313133.30	2.35	275230.97	2.68	13.77
16	Total Assets	13313158.70	100	10282988.79	100	29.47
17	LIABILITIES					
18	Due to Banks Nonint. Bearing	37109.35	0.28	11642.29	0.11	218.75
19	Indiv. Deposits Nonint. Bearing	391058.67	2.94	408351.19	3.97	-4.23
20	Legal Ent. Dep. Nonint. Bearing	1618195.24	12.15	1513305.28	14.72	6.93
21	Total Nonint Dep	2046363.25	15.37	1933298.76	18.8	5.85
22	Due to Banks Int. Bearing	245505.48	1.84	137393.84	1.34	78.69
23	Indiv Deposits Int. Bearing	4466254.96	33.55	2955408.14	28.74	51.12
24	Legal Ent Dep Int. Bearing	2744212.08	20.61	1840008.96	17.89	49.14
25	Total Int Deposits	7455972.52	56	4932810.94	47.97	51.15
26	Total deposits	9502335.77	71.38	6866109.70	66.77	38.39
27	Sec Sold REPO	2956.06	0.02	0.00	0	100.00
28	Overnight Borr	0.00	0	77288.00	0.75	-100.00
29	Other Borr	936240.56	7.03	912839.68	8.88	2.56
30	Accd Int Payable	63844.59	0.48	44687.00	0.43	42.87
31	Other Liab	232188.50	1.74	224216.72	2.18	3.56
32	Sub Debentures	0.00	0	0.00	0	0.00

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1	2	3	4	5	6	7
33	Total Liab	10737565.48	80.65	8125141.09	79.02	32.15
34	CAPITAL					
35	Common Stock	1079209.11	8.11	789044.02	7.67	36.77
36	Preferred Stock	8545.55	0.06	8545.55	0.08	0.00
37	Minus Treasury Stock	2752.60	0.02	2698.10	0.03	2.02
38	Total stock in Circulation	1085002.05	8.15	794891.46	7.73	36.50
39	Capital Surplus	41686.86	0.31	41697.76	0.41	-0.03
40	Reserve Capital	159982.50	1.2	145690.19	1.42	9.81
41	Reserves on asset reevaluation	49822.65	0.37	49625.96	0.48	0.40
42	Other Reserves	0.00	0	0.00	0	0.00
43	Retained Earn	1239099.16	9.31	1125942.32	10.95	10.05
44	Total Capital	2575593.22	19.35	2157847.70	20.98	19.36
45	Total Liab and Cap	13313158.70	100	10282988.79	100	29.47
46	Tier I Capital	2442007.70	18.34	2029287.30	19.73	20.34
47	Total Regulatory Capital	2441918.68	18.34	2029236.00	19.73	20.34
48	Total Risk Weighted Assets	7776342.93	58.41	6426328.90	62.49	21.01
49	Foreign currency assets	6409220.14	48.14	5754477.04	55.96	11.38
50	Foreign currency liability	6203307.22	46.6	5396704.59	52.48	14.95
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	1246581.56	9.36	1453094.61	14.13	-14.21
52	Total debit conditional accounts (quarterly)	224766.15	1.69	617266.04	6	-63.59
53	Total credit conditional accounts (quarterly)	1021055.46	7.67	1486342.68	14.45	-31.30
54	Overall on balance foreign exchange net assets	4984556.95	37.44	4310660.99	41.92	15.63
55	Overall on balance foreign exchange net liabilities	4768867.79	35.82	3949933.83	38.41	20.73

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