

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

(thousands MDL)

No.	Description	31.03.2005		31.12.2004		31.03.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.03.2004 ((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
<b>1</b>	<b>ASSETS</b>								
2	Cash	823705.84	5.99	733944.11	5.51	511732.61	4.81	12.23	60.96
3	Due from banks	893998.52	6.5	961864.37	7.22	1110360.91	10.44	-7.06	-19.49
4	Due from NBM	2238300.44	16.27	2130204.17	16	1003830.17	9.44	5.07	122.98
5	Overnight placements	154438.99	1.12	114006.79	0.86	268944.63	2.53	35.46	-42.58
6	Securities bought for sale	107327.84	0.78	135843.17	1.02	111412.43	1.05	-20.99	-3.67
7	Investment securities	1265379.67	9.2	833394.71	6.26	746884.31	7.02	51.83	69.42
8	Total securities	1372707.50	9.98	969237.88	7.28	858296.74	8.07	41.63	59.93
9	Loans and financial leasing (gross/total)	7507618.08	54.58	7686423.30	57.74	6142510.79	57.74	-2.33	22.22
10	Allowance for loan losses	436453.56	3.17	445272.57	3.34	344943.65	3.24	-1.98	26.53
11	Net loans and financial leasing	7071164.52	51.4	7241150.72	54.39	5797567.13	54.5	-2.35	21.97
12	Fixed assets, net	754909.13	5.49	741856.37	5.57	695122.29	6.53	1.76	8.60
13	Accrued interest receivable	90038.06	0.65	80091.38	0.6	65306.29	0.61	12.42	37.87
14	Other real estate	23343.18	0.17	27669.61	0.21	22990.12	0.22	-15.64	1.54
15	Other assets	333376.34	2.42	313133.30	2.35	303419.61	2.85	6.46	9.87
16	Total Assets	13755982.52	100	13313158.70	100	10637570.50	100	3.33	29.32
<b>17</b>	<b>LIABILITIES</b>								
18	Due to Banks Nonint. Bearing	78181.24	0.57	37109.35	0.28	7056.75	0.07	110.68	1007.89
19	Indiv. Deposits Nonint. Bearing	400481.80	2.91	391058.67	2.94	379596.77	3.57	2.41	5.50
20	Legal Ent. Dep. Nonint. Bearing	1376035.25	10	1618195.24	12.15	1375181.52	12.93	-14.96	0.06
21	Total Nonint Dep	1854698.29	13.48	2046363.25	15.37	1761835.04	16.56	-9.37	5.27
22	Due to Banks Int. Bearing	208228.02	1.51	245505.48	1.84	79248.73	0.74	-15.18	162.75
23	Indiv Deposits Int. Bearing	5025231.83	36.53	4466254.96	33.55	3189955.11	29.99	12.52	57.53
24	Legal Ent Dep Int. Bearing	2714183.26	19.73	2744212.08	20.61	1972709.59	18.54	-1.09	37.59
25	Total Int Deposits	7947643.11	57.78	7455972.52	56	5241913.44	49.28	6.59	51.62
26	Total deposits	9802341.40	71.26	9502335.77	71.38	7003748.47	65.84	3.16	39.96
27	Sec Sold REPO	0.00	0	2956.06	0.02	4954.95	0.05	-100.00	-100.00
28	Overnight Borr	12615.90	0.09	0.00	0	54205.40	0.51		-76.73
29	Other Borr	851473.82	6.19	936240.56	7.03	929267.97	8.74	-9.05	-8.37
30	Accd Int Payable	74986.35	0.55	63844.59	0.48	51068.30	0.48	17.45	46.84
31	Other Liab	337936.79	2.46	232188.50	1.74	320267.22	3.01	45.54	5.52
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total Liab	11079354.26	80.54	10737565.48	80.65	8363512.31	78.62	3.18	32.47
<b>34</b>	<b>CAPITAL</b>								

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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
35	Common Stock	1079209.11	7.85	1079209.11	8.11	952289.12	8.95	0.00	13.33
36	Preferred Stock	8545.55	0.06	8545.55	0.06	8545.55	0.08	0.00	0.00
37	Minus Treasury Stock	2758.71	0.02	2752.60	0.02	2698.10	0.03	0.22	2.25
38	Total stock in Circulation	1084995.94	7.89	1085002.05	8.15	958136.56	9.01	0.00	13.24
39	Capital Surplus	41685.03	0.3	41686.86	0.31	41697.76	0.39	0.00	-0.03
40	Reserve Capital	161146.51	1.17	159982.50	1.2	147657.14	1.39	0.73	9.14
41	Reserves on asset reevaluation	49216.41	0.36	49822.65	0.37	49618.34	0.47	-1.22	-0.81
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1339584.37	9.74	1239099.16	9.31	1076948.39	10.12	8.11	24.39
44	Total Capital	2676628.26	19.46	2575593.22	19.35	2274058.19	21.38	3.92	17.70
45	Total Liab and Cap	13755982.52	100	13313158.70	100	10637570.50	100	3.33	29.32
46	Tier I Capital	2538226.90	18.45	2442007.70	18.34	2147092.59	20.18	3.94	18.22
47	Total Regulatory Capital	2532808.25	18.41	2441918.68	18.34	2147041.29	20.18	3.72	17.97
48	Total Risk Weighted Assets	7903441.54	57.45	7776342.93	58.41	6634431.71	62.37	1.63	19.13
49	Foreign currency assets	6440484.98	46.82	6409220.14	48.14	5789672.38	54.43	0.49	11.24
50	Foreign currency liability	6150418.59	44.71	6203307.22	46.6	5549005.45	52.16	-0.85	10.84
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	722986.69	5.26	1246581.56	9.36	1783102.45	16.76	-42.00	-59.45
52	Total debit conditional accounts (quarterly)	257506.28	1.87	224766.15	1.69	247987.37	2.33	14.57	3.84
53	Total credit conditional accounts (quarterly)	1094547.29	7.96	1021055.46	7.67	933353.69	8.77	7.20	17.27
54	Overall on balance foreign exchange net assets	5140725.97	37.37	4984556.95	37.44	4044785.64	38.02	3.13	27.10
55	Overall on balance foreign exchange net liabilities	4815234.70	35	4768867.79	35.82	3780333.18	35.54	0.97	27.38