

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

(thousands MDL)

No.	Description	31.08.2005		31.12.2004*		31.08.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2004 ((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
1	ASSETS								
2	Cash	913166.58	5.73	733944.11	5.52	713666.75	6.19	24.42	27.95
3	Due from banks	1168608.05	7.34	957665.37	7.2	1028911.64	8.92	22.03	13.58
4	Due from NBM	2248100.99	14.12	2130204.17	16.02	1301147.96	11.28	5.53	72.78
5	Overnight placements	521704.61	3.28	118205.79	0.89	142814.48	1.24	341.35	265.30
6	Securities bought for sale	78889.72	0.5	135843.17	1.02	175824.37	1.52	-41.93	-55.13
7	Investment securities	1562368.88	9.81	833394.71	6.27	953467.56	8.27	87.47	63.86
8	Total securities	1641258.61	10.31	969237.88	7.29	1129291.93	9.79	69.33	45.34
9	Loans and financial leasing (gross/total)	8360008.75	52.49	7686423.30	57.81	6415835.48	55.64	8.76	30.30
10	Allowance for loan losses	450918.24	2.83	452457.28	3.4	364665.91	3.16	-0.34	23.65
11	Net loans and financial leasing	7909090.51	49.66	7233966.02	54.41	6051169.57	52.48	9.33	30.70
12	Fixed assets, net	801410.61	5.03	741856.37	5.58	715082.93	6.2	8.03	12.07
13	Accrued interest receivable	128753.28	0.81	80063.51	0.6	98370.03	0.85	60.81	30.89
14	Other real estate	22467.57	0.14	27669.61	0.21	27045.71	0.23	-18.80	-16.93
15	Other assets	570867.66	3.58	302641.47	2.28	322567.74	2.8	88.63	76.98
16	Total Assets	15925428.46	100	13295454.30	100	11530068.73	100	19.78	38.12
17	LIABILITIES	0.00		0.00		0.00			
18	Due to Banks Nonint. Bearing	68831.74	0.43	36763.35	0.28	48487.36	0.42	87.23	41.96
19	Indiv. Deposits Nonint. Bearing	477586.19	3	391058.66	2.94	401090.95	3.48	22.13	19.07
20	Legal Ent. Dep. Nonint. Bearing	1527848.48	9.59	1618195.25	12.17	1506168.68	13.06	-5.58	1.44
21	Total Nonint Dep	2074266.40	13.02	2046017.25	15.39	1955746.99	16.96	1.38	6.06
22	Due to Banks Int. Bearing	313582.91	1.97	245851.48	1.85	61195.60	0.53	27.55	412.43
23	Indiv Deposits Int. Bearing	5748864.82	36.1	4466254.96	33.59	3619924.68	31.4	28.72	58.81
24	Legal Ent Dep Int. Bearing	3516311.99	22.08	2744212.08	20.64	2121936.20	18.4	28.14	65.71
25	Total Int Deposits	9578759.72	60.15	7456318.52	56.08	5803056.48	50.33	28.47	65.06
26	Total deposits	11653026.12	73.17	9502335.77	71.47	7758803.47	67.29	22.63	50.19
27	Sec Sold REPO	0.00	0	2956.06	0.02	0.00	0	-100.00	0.00
28	Overnight Borr	46553.80	0.29	0.00	0	31000.00	0.27		50.17
29	Other Borr	874498.25	5.49	936240.56	7.04	867034.98	7.52	-6.59	0.86
30	Accd Int Payable	100766.04	0.63	63844.43	0.48	68093.66	0.59	57.83	47.98
31	Other Liab	449440.61	2.82	222882.39	1.68	374293.25	3.25	101.65	20.08
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00

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

(thousands MDL)

No.	Description	31.08.2005		31.12.2004*		31.08.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.08.2004 ((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
33	Total Liab	13124284.82	82.41	10728259.21	80.69	9099225.37	78.92	22.33	44.24
34	CAPITAL	0.00		0.00		0.00			
35	Common Stock	1106149.11	6.95	1079209.11	8.12	1039049.12	9.01	2.50	6.46
36	Preferred Stock	8545.55	0.05	8545.55	0.06	8545.55	0.07	0.00	0.00
37	Minus Treasury Stock	2808.66	0.02	2752.60	0.02	2698.10	0.02	2.04	4.10
38	Total stock in Circulation	1111885.99	6.98	1085002.05	8.16	1044896.56	9.06	2.48	6.41
39	Capital Surplus	41650.06	0.26	41686.86	0.31	41697.76	0.36	-0.09	-0.11
40	Reserve Capital	175730.93	1.1	159982.50	1.2	159982.50	1.39	9.84	9.84
41	Reserves on asset reevaluation	48915.10	0.31	49868.75	0.38	49618.34	0.43	-1.91	-1.42
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1422961.56	8.94	1230654.93	9.26	1134648.21	9.84	15.63	25.41
44	Total Capital	2801143.64	17.59	2567195.09	19.31	2430843.36	21.08	9.11	15.23
45	Total Liab and Cap	15925428.46	100	13295454.30	100	11530068.73	100	19.78	38.12
46	Tier I Capital	2664915.35	16.73	2434113.53	18.31	2304483.56	19.99	9.48	15.64
47	Total Regulatory Capital	2664825.19	16.73	2434024.50	18.31	2304432.26	19.99	9.48	15.64
48	Total Risk Weighted Assets	9255481.95	58.12	7760570.78	58.37	6995257.61	60.67	19.26	32.31
49	Foreign currency assets	7550082.26	47.41	6404575.23	48.17	5664419.53	49.13	17.89	33.29
50	Foreign currency liability	7284724.83	45.74	6203306.25	46.66	5518702.96	47.86	17.43	32.00
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate (quarterly)	0.00	0	1246235.56	9.37	0.00	0		
52	Total debit conditional accounts (quarterly)	0.00	0	224766.15	1.69	0.00	0		
53	Total credit conditional accounts (quarterly)	0.00	0	1021055.46	7.68	0.00	0		
54	Overall on balance foreign exchange net assets	6035614.66	37.9	4979912.05	37.46	4295745.03	37.26	21.20	40.50
55	Overall on balance foreign exchange net liabilities	5758284.31	36.16	4768866.82	35.87	4130459.02	35.82	20.75	39.41

* Data as of 31.12.2004 are adjusted according to the audit results.

