

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

(thousand MDL)

No.	Description	31.10.2005		31.12.2004*		31.10.2004		Dynamics in comparison with 31.12.2004 ((3-5)/5*100) %	Dynamics in comparison with 31.10.2004 ((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	1068851.03	6.45	733944.11	5.52	786493.52	6.29	45.63	35.90
3	Due from banks	1167572.45	7.05	957665.37	7.2	973011.65	7.78	21.92	20.00
4	Due from NBM	2094699.45	12.64	2130204.17	16.02	1224731.90	9.79	-1.67	71.03
5	Overnight placements	347421.76	2.1	118205.79	0.89	141272.07	1.13	193.91	145.92
6	Securities bought for sale	142230.72	0.86	135843.17	1.02	213809.19	1.71	4.70	-33.48
7	Investment securities	1435125.66	8.66	833394.71	6.27	1014675.27	8.11	72.20	41.44
8	Total securities	1577356.38	9.52	969237.88	7.29	1228484.47	9.82	62.74	28.40
9	Loans and financial leasing (gross/total)	9418279.63	56.83	7686423.30	57.81	7386475.24	59.03	22.53	27.51
10	Allowance for loan losses	466804.51	2.82	452457.28	3.4	414845.84	3.32	3.17	12.52
11	Net loans and financial leasing	8951475.12	54.01	7233966.02	54.41	6971629.41	55.71	23.74	28.40
12	Fixed assets, net	825241.14	4.98	741856.37	5.58	705404.76	5.64	11.24	16.99
13	Accrued interest receivable	119886.68	0.72	80063.51	0.6	90549.00	0.72	49.74	32.40
14	Other real estate	17316.21	0.1	27669.61	0.21	26583.18	0.21	-37.42	-34.86
15	Other assets	403153.52	2.43	302641.47	2.28	365528.28	2.92	33.21	10.29
16	Total Assets	16572973.73	100	13295454.30	100	12513688.23	100	24.65	32.44
17	LIABILITIES								
18	Due to Banks Nonint. Bearing	27528.22	0.17	36763.35	0.28	30507.09	0.24	-25.12	-9.76
19	Indiv. Deposits Nonint. Bearing	462188.95	2.79	391058.66	2.94	404005.91	3.23	18.19	14.40
20	Legal Ent. Dep. Nonint. Bearing	1367686.81	8.25	1618195.25	12.17	1611914.11	12.88	-15.48	-15.15
21	Total Nonint Dep	1857403.98	11.21	2046017.25	15.39	2046427.11	16.35	-9.22	-9.24
22	Due to Banks Int. Bearing	358365.18	2.16	245851.48	1.85	184520.00	1.47	45.76	94.21
23	Indiv Deposits Int. Bearing	6021862.85	36.34	4466254.96	33.59	3948728.02	31.56	34.83	52.50
24	Legal Ent Dep Int. Bearing	4067071.72	24.54	2744212.08	20.64	2518162.22	20.12	48.21	61.51
25	Total Int Deposits	10447299.75	63.04	7456318.52	56.08	6651410.24	53.15	40.11	57.07
26	Total deposits	12304703.73	74.25	9502335.77	71.47	8697837.35	69.51	29.49	41.47
27	Sec Sold REPO	4906.20	0.03	2956.06	0.02	21440.25	0.17	65.97	-77.12
28	Overnight Borr	10467.30	0.06	0.00	0	0.00	0		
29	Other Borr	927845.46	5.6	936240.56	7.04	923376.82	7.38	-0.90	0.48
30	Accd Int Payable	101401.98	0.61	63844.43	0.48	63582.56	0.51	58.83	59.48
31	Other Liab	324762.33	1.96	222882.39	1.68	329547.33	2.63	45.71	-1.45
32	Sub Debentures	0.00	0	0.00	0	0.00	0	0.00	0.00

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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
33	Total Liab	13674087.00	82.51	10728259.21	80.69	10035784.30	80.2	27.46	36.25
34	CAPITAL								
35	Common Stock	1125649.11	6.79	1079209.11	8.12	1046849.12	8.37	4.30	7.53
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	1131385.99	6.83	1085002.05	8.16	1052696.56	8.41	4.28	7.48
39	Capital Surplus	41650.06	0.25	41686.86	0.31	41697.76	0.33	-0.09	-0.11
40	Reserve Capital	175730.93	1.06	159982.50	1.2	159982.50	1.28	9.84	9.84
41	Reserves on asset reevaluation	47715.10	0.29	49868.75	0.38	49598.75	0.4	-4.32	-3.80
42	Other Reserves	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Retained Earn	1502404.66	9.07	1230654.93	9.26	1173928.37	9.38	22.08	27.98
44	Total Capital	2898886.73	17.49	2567195.09	19.31	2477903.94	19.8	12.92	16.99
45	Total Liab and Cap	16572973.73	100	13295454.30	100	12513688.23	100	24.65	32.44
46	Tier I Capital	2758342.85	16.64	2434113.53	18.31	2355460.86	18.82	13.32	17.10
47	Total Regulatory Capital	2758252.69	16.64	2434024.50	18.31	2355409.56	18.82	13.32	17.10
48	Total Risk Weighted Assets	9913700.65	59.82	7760570.78	58.37	7646546.29	61.11	27.74	29.65
49	Foreign currency assets	7623108.63	46	6404575.23	48.17	6239186.78	49.86	19.03	22.18
50	Foreign currency liability	7357328.59	44.39	6203306.25	46.66	6090140.19	48.67	18.60	20.81
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	6085980.56	36.72	4979912.05	37.46	4791745.48	38.29	22.21	27.01
55	Overall on balance foreign exchange net liabilities	5819257.32	35.11	4768866.82	35.87	4635770.17	37.05	22.03	25.53

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