

## Activele, Obligațiunile și Capitalul sistemului bancar al Republicii Moldova

(mii lei)

Nr. d/o	Descriere	31.03.2005		31.12.2004		31.03.2004		Dinamica comparativ cu 31.12.2004 ((3-5)/5*100) %	Dinamica comparativ cu 31.03.2004 ((3-7)/7*100) %
		16 bănci	% din active	16 bănci	% din active	16 bănci	% din active		
1	2	3	4	5	6	7	8	9	10
1	ACTIVE								
2	Numerar	823705.84	5.99	733944.11	5.51	511732.61	4.81	12.23	60.96
3	Mijloace datorate de bănci	893998.52	6.50	961864.37	7.22	1110360.91	10.44	-7.06	-19.49
4	Mijloace datorate de BNM	2238300.44	16.27	2130204.17	16.00	1003830.17	9.44	5.07	122.98
5	Mijloace plasate overnight	154438.99	1.12	114006.79	0.86	268944.63	2.53	35.46	-42.58
6	HV cumparate p-u vinzare	107327.84	0.78	135843.17	1.02	111412.43	1.05	-20.99	-3.67
7	HV investitionale	1265379.67	9.20	833394.71	6.26	746884.31	7.02	51.83	69.42
8	Total HV	1372707.50	9.98	969237.88	7.28	858296.74	8.07	41.63	59.93
9	Credite si leasing financiar (total)	7507618.08	54.58	7686423.30	57.74	6142510.79	57.74	-2.33	22.22
10	Reduceri p-u pierderi la credite	436453.56	3.17	445272.57	3.34	344943.65	3.24	-1.98	26.53
11	Credite si leasing financiar net	7071164.52	51.40	7241150.72	54.39	5797567.13	54.5	-2.35	21.97
12	Mijloace fixe, net	754909.13	5.49	741856.37	5.57	695122.29	6.53	1.76	8.60
13	Dobinda sporita, ce urmeaza sa fie primita	90038.06	0.65	80091.38	0.60	65306.29	0.61	12.42	37.87
14	Alta avere imobila	23343.18	0.17	27669.61	0.21	22990.12	0.22	-15.64	1.54
15	Alte active	333376.34	2.42	313133.30	2.35	303419.61	2.85	6.46	9.87
16	Total active	13755982.52	100.00	13313158.70	100.00	10637570.50	100.00	3.33	29.32
17	<b>OBLIGATIUNI</b>								
18	Mijloace banesti datorate bancilor f/d	78181.24	0.57	37109.35	0.28	7056.75	0.07	110.68	1007.89
19	Depozite ale persoanelor fizice f/d	400481.80	2.91	391058.67	2.94	379596.77	3.57	2.41	5.50
20	Depozite ale persoanelor juridice f/d	1376035.25	10.00	1618195.24	12.15	1375181.52	12.93	-14.96	0.06
21	Total depozite fara dobinda	1854698.29	13.48	2046363.25	15.37	1761835.04	16.56	-9.37	5.27
22	Mijloace banesti datorate bancilor c/d	208228.02	1.51	245505.48	1.84	79248.73	0.74	-15.18	162.75
23	Depozite ale persoanelor fizice c/d	5025231.83	36.53	4466254.96	33.55	3189955.11	29.99	12.52	57.53
24	Depozite ale persoanelor juridice c/d	2714183.26	19.73	2744212.08	20.61	1972709.59	18.54	-1.09	37.59
25	Total depozite cu dobinda	7947643.11	57.78	7455972.52	56.00	5241913.44	49.28	6.59	51.62
26	Total depozite	9802341.40	71.26	9502335.77	71.38	7003748.47	65.84	3.16	39.96
27	Hirtii de valoare vindute cu rascumpararea ulterioara	0.00	0.00	2956.06	0.02	4954.95	0.05	-100.00	-100.00
28	imprumuturi overnight	12615.90	0.09	0.00	0.00	54205.40	0.51		-76.73
29	Alte imprumuturi	851473.82	6.19	936240.56	7.03	929267.97	8.74	-9.05	-8.37
30	Dobinda sporita ce urmeaza sa fie platita	74986.35	0.55	63844.59	0.48	51068.30	0.48	17.45	46.84
31	Alte obligatiuni	337936.79	2.46	232188.50	1.74	320267.22	3.01	45.54	5.52
32	Datorii subordonate	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00

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1	2	3	4	5	6	7	8	9	10
33	Total obligatiuni	11079354.26	80.54	10737565.48	80.65	8363512.31	78.62	3.18	32.47
<b>34</b>	<b>CAPITAL</b>								
35	Actiuni ordinare plasate	1079209.11	7.85	1079209.11	8.11	952289.12	8.95	0.00	13.33
36	Actiuni preferentiale plasate	8545.55	0.06	8545.55	0.06	8545.55	0.08	0.00	0.00
37	Minus Actiuni de tezaur	2758.71	0.02	2752.60	0.02	2698.10	0.03	0.22	2.25
38	Total actiuni in circulatie	1084995.94	7.89	1085002.05	8.15	958136.56	9.01	0.00	13.24
39	Surplus de capital	41685.03	0.30	41686.86	0.31	41697.76	0.39	0.00	-0.03
40	Capital de rezerva	161146.51	1.17	159982.50	1.20	147657.14	1.39	0.73	9.14
41	Rezerve privind reevaluarea activelor	49216.41	0.36	49822.65	0.37	49618.34	0.47	-1.22	-0.81
42	Alte rezerve	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00
43	Profit nedistribuit	1339584.37	9.74	1239099.16	9.31	1076948.39	10.12	8.11	24.39
44	Total capital actionar	2676628.26	19.46	2575593.22	19.35	2274058.19	21.38	3.92	17.70
<b>45</b>	<b>Total obligatiuni si capital actionar</b>	<b>13755982.52</b>	<b>100.00</b>	<b>13313158.70</b>	<b>100.00</b>	<b>10637570.50</b>	<b>100</b>	<b>3.33</b>	<b>29.32</b>
46	Capitalul de gradul I	2538226.90	18.45	2442007.70	18.34	2147092.59	20.18	3.94	18.22
47	Capitalul Normativ Total (CNT)	2532808.25	18.41	2441918.68	18.34	2147041.29	20.18	3.72	17.97
48	Total active ponderate la risc	7903441.54	57.45	7776342.93	58.41	6634431.71	62.37	1.63	19.13
49	Activele in valuta straina	6440484.98	46.82	6409220.14	48.14	5789672.38	54.43	0.49	11.24
50	Obligatiuni in valuta straina	6150418.59	44.71	6203307.22	46.60	5549005.45	52.16	-0.85	10.84
51	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii (ind. trimestrial)	722986.69	5.26	1246581.56	9.36	1783102.45	16.76	-42.00	-59.45
52	Total conturi conditionale de debit (ind. trimestrial)	257506.28	1.87	224766.15	1.69	247987.37	2.33	14.57	3.84
53	Total conturi conditionale de credit (ind. trimestrial)	1094547.29	7.96	1021055.46	7.67	933353.69	8.77	7.20	17.27
54	Total active nete de bilant in valuta straina	5140725.97	37.37	4984556.95	37.44	4044785.64	38.02	3.13	27.10
55	Total obligatiuni nete de bilant in valuta straina	4815234.70	35.00	4768867.79	35.82	3780333.18	35.54	0.97	27.38