

Activele, Obligațiunile și Capitalul sistemului bancar al Republicii Moldova

(mii lei)

Nr. D/o	Descriere	31.01.2005		31.12.2004		31.01.2004		Dinamica comparativ cu 31.12.2004 ((3-5)/5*100) %	Dinamica comparativ cu 31.01.2004 ((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	823406.12	6.12	733944.11	5.51	625338.53	6.05	12.19	31.67
3	Mijloace datorate de banci	1124708.15	8.36	961864.37	7.22	1117061.99	10.81	16.93	0.68
4	Mijloace datorate de BNM	2454817.63	18.24	2130204.17	16.00	953193.27	9.23	15.24	157.54
5	Mijloace plasate overnight	40844.52	0.30	114006.79	0.86	112720.52	1.09	-64.17	-63.76
6	HV cumparate p-u vinzare	161355.81	1.20	135843.17	1.02	86381.96	0.84	18.78	86.79
7	HV investitionale	919121.46	6.83	833394.71	6.26	692727.07	6.7	10.29	32.68
8	Total HV	1080477.27	8.03	969237.88	7.28	779109.02	7.54	11.48	38.68
9	Credite si leasing financiar (total)	7218003.06	53.63	7686423.30	57.74	6029893.06	58.36	-6.09	19.70
10	Reduceri p-u pierderi la credite	463033.56	3.44	445272.57	3.34	340370.12	3.29	3.99	36.04
11	Credite si leasing financiar net	6754969.50	50.19	7241150.72	54.39	5689522.95	55.07	-6.71	18.73
12	Mijloace fixe, net	742829.63	5.52	741856.37	5.57	693567.31	6.71	0.13	7.10
13	Dobinda sporita, ce urmeaza sa fie primita	87910.34	0.65	80091.38	0.60	59425.38	0.58	9.76	47.93
14	Alta avere imobila	27664.61	0.21	27669.61	0.21	14042.66	0.14	-0.02	97.00
15	Alte active	322248.39	2.39	313133.30	2.35	287990.06	2.79	2.91	11.90
16	Total active	13459876.16	100.00	13313158.70	100.00	10331971.68	100.00	1.10	30.27
17	OBLIGATIUNI								
18	Mijloace banesti datorate bancilor f/d	29819.53	0.22	37109.35	0.28	16788.84	0.16	-19.64	77.62
19	Depozite ale persoanelor fizice f/d	386812.40	2.87	391058.67	2.94	391503.33	3.79	-1.09	-1.20
20	Depozite ale persoanelor juridice f/d	1541790.27	11.45	1618195.24	12.15	1416878.29	13.71	-4.72	8.82
21	Total depozite fara dobinda	1958422.20	14.55	2046363.25	15.37	1825170.46	17.67	-4.30	7.30
22	Mijloace banesti datorate bancilor c/d	246087.25	1.83	245505.48	1.84	65590.84	0.63	0.24	275.19
23	Depozite ale persoanelor fizice c/d	4632342.26	34.42	4466254.96	33.55	3094514.20	29.95	3.72	49.70
24	Depozite ale persoanelor juridice c/d	2743465.83	20.38	2744212.08	20.61	1880370.96	18.2	-0.03	45.90
25	Total depozite cu dobinda	7621895.33	56.63	7455972.52	56.00	5040475.99	48.79	2.23	51.21
26	Total depozite	9580317.53	71.18	9502335.77	71.38	6865646.45	66.45	0.82	39.54
27	Hirtii de valoare vindute cu rascumpararea ulterioara	0.00	0.00	2956.06	0.02	0.00	0	-100.00	0.00
28	imprumuturi overnight	63057.33	0.47	0.00	0.00	6940.56	0.07	100.00	808.53
29	Alte imprumuturi	868560.62	6.45	936240.56	7.03	905540.49	8.76	-7.23	-4.08
30	Dobinda sporita ce urmeaza sa fie platita	68344.49	0.51	63844.59	0.48	49907.97	0.48	7.05	36.94
31	Alte obligatiuni	287777.33	2.14	232188.50	1.74	290749.77	2.81	23.94	-1.02
32	Datorii subordonate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
33	Total obligatiuni	10868057.29	80.74	10737565.48	80.65	8118785.23	78.58	1.22	33.86

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34	CAPITAL								
35	Actiuni ordinare plasate	1079209.11	8.02	1079209.11	8.11	789044.02	7.64	0.00	36.77
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	8.06	1085002.05	8.15	794891.46	7.69	0.00	36.50
39	Surplus de capital	41685.03	0.31	41686.86	0.31	41697.76	0.4	0.00	-0.03
40	Capital de rezerva	159982.50	1.19	159982.50	1.20	138842.19	1.34	0.00	15.23
41	Rezerve privind reevaluarea activelor	49311.26	0.37	49822.65	0.37	49526.14	0.48	-1.03	-0.43
42	Alte rezerve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
43	Profit nedistribuit	1255844.14	9.33	1239099.16	9.31	1188228.89	11.5	1.35	5.69
44	Total capital actionar	2591818.86	19.26	2575593.22	19.35	2213186.45	21.42	0.63	17.11
45	Total obligatiuni si capital actionar	13459876.16	100.00	13313158.70	100.00	10331971.68	100	1.10	30.27
46	Capitalul de gradul I	2460500.18	18.28	2442007.70	18.34	2084646.94	20.18	0.76	18.03
47	Capitalul Normativ Total (CNT)	2460411.16	18.28	2441918.68	18.34	2084595.64	20.18	0.76	18.03
48	Total active ponderate la risc	7647195.62	56.81	7776342.93	58.41	6369638.28	61.65	-1.66	20.06
49	Activele in valuta straina	6480372.58	48.15	6409220.14	48.14	5648413.87	54.67	1.11	14.73
50	Obligatiuni in valuta straina	6269274.48	46.58	6203307.22	46.60	5297362.22	51.27	1.06	18.35
51	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii(ind. trimestrial)			1246581.56	9.36				
52	Total conturi conditionale de debit (ind. trimestrial)			224766.15	1.69				
53	Total conturi conditionale de credit (ind. trimestrial)			1021055.46	7.67				
54	Total active nete de bilant in valuta straina	4972395.99	36.94	4984556.95	37.44	4209654.53	40.74	-0.24	18.12
55	Total obligatiuni nete de bilant in valuta straina	4759395.66	35.36	4768867.79	35.82	3836016.16	37.13	-0.20	24.07