

Activele, Obligațiunile și Capitalul sistemului bancar al Republicii Moldova

Nr. d/o	Descriere	31.07.2005		31.12.2004		31.07.2004		Dinamica comparativ cu 31.12.2004 ((3-5)/5*100) %	Dinamica comparativ cu 31.07.2004 ((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	870186.02	5.77	733944.11	5.52	656070.40	6.03	18.56	32.64
3	Mijloace datorate de banci	1127995.06	7.48	957665.37	7.2	856609.05	7.87	17.79	31.68
4	Mijloace datorate de BNM	2262470.58	15.01	2130204.17	16.02	1247258.22	11.46	6.21	81.40
5	Mijloace plasate overnight	341201.04	2.26	118205.79	0.89	97046.25	0.89	188.65	251.59
6	HV cumparate p-u vinzare	77387.10	0.51	135843.17	1.02	143447.57	1.32	-43.03	-46.05
7	HV investitionale	1473069.32	9.77	833394.71	6.27	878338.97	8.07	76.76	67.71
8	Total HV	1550456.42	10.28	969237.88	7.29	1021786.54	9.38	59.97	51.74
9	Credite si leasing financiar (total)	8010793.34	53.14	7686423.30	57.81	6225751.33	57.18	4.22	28.67
10	Reduceri p-u pierderi la credite	443106.38	2.94	452457.28	3.4	353378.12	3.25	-2.07	25.39
11	Credite si leasing financiar net	7567686.96	50.2	7233966.02	54.41	5872373.21	53.94	4.61	28.87
12	Mijloace fixe, net	784425.07	5.2	741856.37	5.58	697296.19	6.4	5.74	12.50
13	Dobinda sporita, ce urmeaza sa fie primita	122346.11	0.81	80063.51	0.6	87798.40	0.81	52.81	39.35
14	Alta avere imobila	21690.14	0.14	27669.61	0.21	26931.96	0.25	-21.61	-19.46
15	Alte active	427318.00	2.83	302641.47	2.28	324436.15	2.98	41.20	31.71
16	Total active	15075775.38	100	13295454.30	100	10887606.38	100	13.39	38.47
17	OBLIGATIUNI								
18	Mijloace banesti datorate bancilor f/d	27986.88	0.19	36763.35	0.28	10327.36	0.09	-23.87	171.00
19	Depozite ale persoanelor fizice f/d	474516.46	3.15	391058.66	2.94	390471.80	3.59	21.34	21.52
20	Depozite ale persoanelor juridice f/d	1352707.39	8.97	1618195.25	12.17	1433462.82	13.17	-16.41	-5.63
21	Total depozite fara dobinda	1855210.73	12.31	2046017.25	15.39	1834261.98	16.85	-9.33	1.14
22	Mijloace banesti datorate bancilor c/d	333256.71	2.21	245851.48	1.85	49971.04	0.46	35.55	566.90
23	Depozite ale persoanelor fizice c/d	5593443.76	37.1	4466254.96	33.59	3497410.90	32.12	25.24	59.93
24	Depozite ale persoanelor juridice c/d	3255812.15	21.6	2744212.08	20.64	1951655.60	17.93	18.64	66.82
25	Total depozite cu dobinda	9182512.62	60.91	7456318.52	56.08	5499037.54	50.51	23.15	66.98
26	Total depozite	11037723.35	73.21	9502335.77	71.47	7333299.51	67.35	16.16	50.52

27	Hirtii de valoare vindute cu rascumpararea ulterioara	0.00	0	2956.06	0.02	0.00	0	-100.00	0.00
28	imprumuturi overnight	15322.99	0.1	0.00	0	2392.24	0.02		540.53
29	Alte imprumuturi	852798.57	5.66	936240.56	7.04	775239.25	7.12	-8.91	10.00
30	Dobinda sporita ce urmeaza sa fie platita	91667.81	0.61	63844.43	0.48	57106.25	0.52	43.58	60.52
31	Alte obligatiuni	329559.37	2.19	222882.39	1.68	326989.42	3	47.86	0.79
32	Datorii subordonate	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total obligatiuni	12327072.10	81.77	10728259.21	80.69	8495026.68	78.02	14.90	45.11
34	CAPITAL								
35	Actiuni ordinare plasate	1106149.11	7.34	1079209.11	8.12	1039049.12	9.54	2.50	6.46
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	2808.66	0.02	2752.60	0.02	2698.10	0.02	2.04	4.10
38	Total actuini in circulatie	1111885.99	7.38	1085002.05	8.16	1044896.56	9.6	2.48	6.41
39	Surplus de capital	41650.06	0.28	41686.86	0.31	41697.76	0.38	-0.09	-0.11
40	Capital de rezerva	175730.93	1.17	159982.50	1.2	158982.50	1.46	9.84	10.53
41	Rezerve privind reevaluarea activelor	48990.69	0.32	49868.75	0.38	49618.34	0.46	-1.76	-1.26
42	Alte rezerve	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Profit nedistribuit	1370445.61	9.09	1230654.93	9.26	1097384.54	10.08	11.36	24.88
44	Total capital actionar	2748703.28	18.23	2567195.09	19.31	2392579.70	21.98	7.07	14.88
45	Total obligatiuni si capital actionar	15075775.38	100	13295454.30	100	10887606.38	100	13.39	38.47
46	Capitalul de gradul I	2611360.74	17.32	2434113.53	18.31	2265682.01	20.81	7.28	15.26
47	Capitalul Normativ Total (CNT)	2611270.57	17.32	2434024.50	18.31	2265630.71	20.81	7.28	15.26
48	Total active ponderate la risc	8732422.93	57.92	7760570.78	58.37	6742799.59	61.93	12.52	29.51
49	Actiunile in valuta straina	6839252.64	45.37	6404575.23	48.17	5148282.31	47.29	6.79	32.85
50	Obligatiuni in valuta straina	6607768.47	43.83	6203306.25	46.66	5035738.62	46.25	6.52	31.22
51	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii			1246235.56	9.37				
52	Total conturi conditionale de debit (ind. trimestrial)			224766.15	1.69				
53	Total conturi conditionale de credit (ind. trimestrial)			1021055.46	7.68				
54	Total active nete de bilant in valuta straina	5515665.84	36.59	4979912.05	37.46	3916369.14	35.97	10.76	
55	Total obligatiuni nete de bilant in valuta straina	5282655.78	35.04	4768866.82	35.87	3791682.42	34.83	10.77	

* La situația din 31.12.2004 datele sunt ajustate conform rezultatelor auditului extern.