

Activele, Obligațiunile și Capitalul sistemului bancar al Republicii Moldova

(mii lei)

Nr. d/o	Descriere	30.09.2004		31.12.2003*		30.09.2003		Dinamica comparativ cu 31.12.2003 ((3-5)/5*100) %	Dinamica comparativ cu 30.09.2003 ((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	729287.42	6.04	547613.01	5.33	474190.03	4.92	33.18	53.80
3	Mijloace datorate de banci	908180.04	7.52	1072415.74	10.43	1172779.96	12.18	-15.31	-22.56
4	Mijloace datorate de BNM	1487314.61	12.32	836057.74	8.13	539473.72	5.6	77.90	175.70
5	Mijloace plasate overnight	102394.66	0.85	294066.45	2.86	295734.37	3.07	-65.18	-65.38
6	HV cumparate p-u vinzare	225086.76	1.86	82791.11	0.81	103677.50	1.08	171.87	117.10
7	HV investitionale	1006643.89	8.34	637769.19	6.2	654785.34	6.8	57.84	53.74
8	Total HV	1231730.65	10.2	720560.29	7.01	758462.83	7.87	70.94	62.40
9	Credite si leasing financiar (total)	6849032.73	56.73	6122913.30	59.54	5677729.35	58.94	11.86	20.63
10	Reduceri p-u pierderi la credite	398670.80	3.3	343099.23	3.34	305320.21	3.17	16.20	30.57
11	Credite si leasing financiar net	6450361.93	53.43	5779814.07	56.21	5372409.15	55.77	11.60	20.06
12	Mijloace fixe, net	701733.32	5.81	691893.19	6.73	656520.48	6.82	1.42	6.89
13	Dobinda sporita, ce urmeaza sa fie primita	83287.38	0.69	49429.23	0.48	73491.61	0.76	68.50	13.33
14	Alta avere imobila	22924.60	0.19	15908.10	0.15	7286.83	0.08	44.11	214.60
15	Alte active	355521.85	2.94	275230.97	2.68	281983.25	2.93	29.17	26.08
16	Total active	12072736.46	100	10282988.79	100	9632332.21	100	17.40	25.34
17	OBLIGATIUNI								
18	Mijloace banesti datorate bancilor f/d	32881.25	0.27	11642.29	0.11	4777.39	0.05	182.43	588.27
19	Depozite ale persoanelor fizice f/d	391720.62	3.24	408351.19	3.97	293029.31	3.04	-4.07	33.68
20	Depozite ale persoanelor juridice f/d	1717904.07	14.23	1513305.28	14.72	1389921.00	14.43	13.52	23.60
21	Total depozite fara dobinda	2142505.94	17.75	1933298.76	18.8	1687727.70	17.52	10.82	26.95
22	Mijloace banesti datorate bancilor c/d	108772.22	0.9	137393.84	1.34	51920.95	0.54	-20.83	109.50
23	Depozite ale persoanelor fizice c/d	3764908.58	31.19	2955408.14	28.74	2812784.77	29.2	27.39	33.85
24	Depozite ale persoanelor juridice c/d	2321994.77	19.23	1840008.96	17.89	1743988.54	18.11	26.19	33.14
25	Total depozite cu dobinda	6195675.57	51.32	4932810.94	47.97	4608694.26	47.85	25.60	34.43
26	Total depozite	8338181.51	69.07	6866109.70	66.77	6296421.95	65.37	21.44	32.43
27	Hirtii de valoare vindute cu rascumpararea ulterioara	7999.64	0.07	0.00	0	0.00	0	100.00	100.00
28	imprumuturi overnight	0.00	0	77288.00	0.75	20784.04	0.22	-100.00	-100.00
29	Alte imprumuturi	866078.90	7.17	912839.68	8.88	771802.31	8.01	-5.12	12.22
30	Dobinda sporita ce urmeaza sa fie platita	63261.73	0.52	44687.00	0.43	49006.08	0.51	41.57	29.09
31	Alte obligatiuni	360141.77	2.98	224216.72	2.18	399968.00	4.15	60.62	-9.96
32	Datorii subordonate	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total obligatiuni	9635663.54	79.81	8125141.09	79.02	7537982.39	78.26	18.59	27.83

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34	CAPITAL								
35	Actiuni ordinare plasate	1046849.12	8.67	789044.02	7.67	786044.02	8.16	32.67	33.18
36	Actiuni preferentiale plasate	8545.55	0.07	8545.55	0.08	8545.55	0.09	0.00	0.00
37	Minus Actiuni de tezaur	2698.10	0.02	2698.10	0.03	2736.50	0.03	0.00	-1.40
38	Total actiuni in circulatie	1052696.56	8.72	794891.46	7.73	791853.06	8.22	32.43	32.94
39	Surplus de capital	41697.76	0.35	41697.76	0.41	41697.76	0.43	0.00	0.00
40	Capital de rezerva	159982.50	1.33	145690.19	1.42	138842.19	1.44	9.81	15.23
41	Rezerve privind reevaluarea activelor	49598.75	0.41	49625.96	0.48	49582.24	0.51	-0.05	0.03
42	Alte rezerve	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Profit nedistribuit	1133097.35	9.39	1125942.32	10.95	1072374.56	11.13	0.64	5.66
44	Total capital actionar	2437072.92	20.19	2157847.70	20.98	2094349.82	21.74	12.94	16.36
45	Total obligatiuni si capital actionar	12072736.46	100	10282988.79	100	9632332.21	100	17.40	25.34
46	Capitalul de gradul I	2312929.99	19.16	2029287.30	19.73	1969691.02	20.45	13.98	17.43
47	Capitalul Normativ Total (CNT)	2312878.69	19.16	2029236.00	19.73	1969639.72	20.45	13.98	17.43
48	Total active ponderate la risc	7259436.95	60.13	6426328.90	62.49	6206326.59	64.43	12.96	16.97
49	Activele in valuta straina	5742907.91	47.57	5754477.04	55.96	5336961.45	55.41	-0.20	7.61
50	Obligatiuni in valuta straina	5655957.02	46.85	5396704.59	52.48	4977098.32	51.67	4.80	13.64
51	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii (ind. trimestrial)	1412872.76	11.7	1453094.61	14.13	1335322.96	13.86	-2.77	5.81
52	Total conturi conditionale de debit (ind. trimestrial)	240593.97	1.99	617266.04	6	1655608.72	17.19	-61.02	-85.47
53	Total conturi conditionale de credit (ind. trimestrial)	1064190.87	8.81	1486342.68	14.45	2631648.97	27.32	-28.40	-59.56
54	Total active nete de bilant in valuta straina	4394088.46	36.4	4310660.99	41.92	4021741.56	41.75	1.94	9.26
55	Total obligatiuni nete de bilant in valuta straina	4299901.51	35.62	3949933.83	38.41	3651468.06	37.91	8.86	17.76

* La situația din 31.12.2003 datele sunt ajustate conform rezultatelor auditului extern.