

Activele, Obligațiunile și Capitalul sistemului bancar al Republicii Moldova

(mii lei)

Nr. D/o	Descriere	30.06.2004		31.12.2003*		30.06.2003		Dinamica comparativ cu 31.12.2003 ((3-5)/5*100) %	Dinamica comparativ cu 30.06.2003 ((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	572668.85	5.29	547613.01	5.33	500635.30	5.6	4.58	14.39
3	Mijloace datorate de bănci	1084929.74	10.01	1072415.74	10.43	1168316.30	13.07	1.17	-7.14
4	Mijloace datorate de BNM	1064937.61	9.83	836057.74	8.13	638815.05	7.15	27.38	66.71
5	Mijloace plasate overnight	130517.74	1.20	294066.45	2.86	163333.66	1.83	-55.62	-20.09
6	HV cumparate p-u vinzare	131541.76	1.21	82791.11	0.81	75462.85	0.84	58.88	74.31
7	HV investitionale	893463.74	8.25	637769.19	6.20	694637.74	7.77	40.09	28.62
8	Total HV	1025005.50	9.46	720560.29	7.01	770100.59	8.61	42.25	33.10
9	Credite si leasing financiar (total)	6189934.44	57.13	6122913.30	59.54	5000565.43	55.94	1.09	23.78
10	Reduceri p-u pierderi la credite	349656.56	3.23	343099.23	3.34	289340.16	3.24	1.91	20.85
11	Credite si leasing financiar net	5840277.87	53.91	5779814.07	56.21	4711225.27	52.7	1.05	23.97
12	Mijloace fixe, net	696583.10	6.43	691893.19	6.73	634148.06	7.09	0.68	9.85
13	Dobinda sporita, ce urmeaza sa fie primita	80983.80	0.75	49429.23	0.48	74175.59	0.83	63.84	9.18
14	Alta avere imobila	21777.61	0.20	15908.10	0.15	15264.69	0.17	36.90	42.67
15	Alte active	316497.57	2.92	275230.97	2.68	263566.27	2.95	14.99	20.08
16	Total active	10834179.38	100.00	10282988.79	100.00	8939580.77	100.00	5.36	21.19
17	OBLIGATIUNI								
18	Mijloace banesti datorate bancilor f/d	10393.71	0.10	11642.29	0.11	4599.99	0.05	-10.72	125.95
19	Depozite ale persoanelor fizice f/d	386811.53	3.57	408351.19	3.97	298447.94	3.34	-5.27	29.61
20	Depozite ale persoanelor juridice f/d	1498686.88	13.83	1513305.28	14.72	1308275.01	14.63	-0.97	14.55
21	Total depozite fara dobinda	1895892.12	17.50	1933298.76	18.80	1611322.93	18.02	-1.93	17.66
22	Mijloace banesti datorate bancilor c/d	77020.59	0.71	137393.84	1.34	67332.00	0.75	-43.94	14.39
23	Depozite ale persoanelor fizice c/d	3407480.52	31.45	2955408.14	28.74	2688836.79	30.08	15.30	26.73
24	Depozite ale persoanelor juridice c/d	1845862.57	17.04	1840008.96	17.89	1402874.52	15.69	0.32	31.58
25	Total depozite cu dobinda	5330363.69	49.20	4932810.94	47.97	4159043.31	46.52	8.06	28.16
26	Total depozite	7226255.81	66.70	6866109.70	66.77	5770366.24	64.55	5.25	25.23
27	Hirtii de valoare vindute cu rascumpararea ulterioara	4976.84	0.05	0.00	0.00	4030.54	0.05	100.00	23.48
28	imprumuturi overnight	16553.57	0.15	77288.00	0.75	8893.31	0.1	-78.58	86.14
29	Alte imprumuturi	815739.66	7.53	912839.68	8.88	817395.43	9.14	-10.64	-0.20
30	Dobinda sporita ce urmeaza sa fie platita	55799.74	0.52	44687.00	0.43	46849.98	0.52	24.87	19.10
31	Alte obligatiuni	349058.49	3.22	224216.72	2.18	293386.45	3.28	55.68	18.98
32	Datorii subordonate	0.00	0.00	0.00	0.00	0.00	0	0.00	0.00
33	Total obligatiuni	8468384.10	78.16	8125141.09	79.02	6940921.95	77.64	4.22	22.01

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34	CAPITAL								
35	Actiuni ordinare plasate	1017369.12	9.39	789044.02	7.67	782982.12	8.76	28.94	29.94
36	Actiuni preferentiale plasate	8545.55	0.08	8545.55	0.08	8545.55	0.1	0.00	0.00
37	Minus Actiuni de tezaur	2698.10	0.02	2698.10	0.03	2698.10	0.03	0.00	0.00
38	Total actiuni in circulatie	1023216.56	9.44	794891.46	7.73	788829.56	8.82	28.72	29.71
39	Surplus de capital	41697.76	0.38	41697.76	0.41	41697.76	0.47	0.00	0.00
40	Capital de rezerva	158982.50	1.47	145690.19	1.42	138842.19	1.55	9.12	14.51
41	Rezerve privind reevaluarea activelor	49618.34	0.46	49625.96	0.48	49582.83	0.55	-0.02	0.07
42	Alte rezerve	0.00	0.00	0.00	0.00	0.00	0		
43	Profit nedistribuit	1092280.13	10.08	1125942.32	10.95	979706.49	10.96	-2.99	11.49
44	Total capital actionar	2365795.29	21.84	2157847.70	20.98	1998658.83	22.36	9.64	18.37
45	Total obligatiuni si capital actionar	10834179.38	100.00	10282988.79	100.00	8939580.77	100	5.36	21.19
46	Capitalul de gradul I	2236625.89	20.64	2029287.30	19.73	1872090.09	20.94	10.22	19.47
47	Capitalul Normativ Total (CNT)	2236574.59	20.64	2029236.00	19.73	1872038.79	20.94	10.22	19.47
48	Total active ponderate la risc	6711259.15	61.95	6426328.90	62.49	5543534.11	62.01	4.43	21.06
49	Activele in valuta straina	5246113.58	48.42	5754477.04	55.96	4948935.66	55.36	-8.83	6.00
50	Obligatiuni in valuta straina	5112453.92	47.19	5396704.59	52.48	4757434.21	53.22	-5.27	7.46
51	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii (ind. trimestrial)	1526118.46	14.09	1453094.61	14.13	1100232.51	12.31	5.03	38.71
52	Total conturi conditionale de debit (ind. trimestrial)	202903.40	1.87	617266.04	6.00	2136416.27	23.9	-67.13	-90.50
53	Total conturi conditionale de credit (ind. trimestrial)	1182832.21	10.92	1486342.68	14.45	2952122.12	33.02	-20.42	-59.93
54	Total active nete de bilant in valuta straina	3994373.10	36.87	4310660.99	41.92	3671785.09	41.07	-7.34	8.79
55	Total obligatiuni nete de bilant in valuta straina	3838571.31	35.43	3949933.83	38.41	3453575.69	38.63	-2.82	11.15

* Datele la 31.12.2003 sunt ajustate conform rezultatelor auditului extern.