

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

(mii lei)

Nr. d/o	Descriere	30.04.2004		31.12.2003		30.04.2003		Dinamica comparativ cu 31.12.2003 ((3-5)/5*100) %	Dinamica comparativ cu 30.04.2003 ((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	589055.95	5.7	547613.01	5.32	488569.06	5.62	7.57	20.57
3	Mijloace datorate de banci	938073.62	9.07	1086878.42	10.56	1040588.52	11.98	-13.69	-9.85
4	Mijloace datorate de BNM	1013332.56	9.8	836057.74	8.13	596495.47	6.87	21.20	69.88
5	Mijloace plasate overnight	156119.23	1.51	279603.77	2.72	158127.41	1.82	-44.16	-1.27
6	HV cumparate p-u vinzare	116653.42	1.13	82791.11	0.8	54923.47	0.63	40.90	112.39
7	HV investitionale	783401.13	7.58	637763.29	6.2	761542.03	8.77	22.84	2.87
8	Total HV	900054.55	8.7	720554.39	7	816465.50	9.4	24.91	10.24
9	Credite si leasing financiar (total)	5995854.91	57.98	6123883.62	59.51	4899652.67	56.41	-2.09	22.37
10	Reduceri p-u pierderi la credite	341124.74	3.3	339312.33	3.3	276329.96	3.18	0.53	23.45
11	Credite si leasing financiar net	5654730.17	54.68	5784571.29	56.22	4623322.71	53.23	-2.24	22.31
12	Mijloace fixe, net	695073.74	6.72	691893.19	6.72	622860.23	7.17	0.46	11.59
13	Dobinda sporita, ce urmeaza sa fie primita	71960.60	0.7	50198.47	0.49	66023.89	0.76	43.35	8.99
14	Alta avere imobila	23164.87	0.22	15908.10	0.15	13968.10	0.16	45.62	65.84
15	Alte active	299292.90	2.89	276647.13	2.69	259535.34	2.99	8.19	15.32
16	<b>Total active</b>	<b>10340858.17</b>	<b>100</b>	<b>10289925.51</b>	<b>100</b>	<b>8685956.23</b>	<b>100</b>	<b>0.49</b>	<b>19.05</b>
17	OBLIGATIUNI								
18	Mijloace banesti datorate bancilor f/d	8119.05	0.08	11642.29	0.11	6695.70	0.08	-30.26	21.26
19	Depozite ale persoanelor fizice f/d	365383.09	3.53	408264.47	3.97	266309.24	3.07	-10.50	37.20
20	Depozite ale persoanelor juridice f/d	1383820.46	13.38	1513305.28	14.71	1187964.51	13.68	-8.56	16.49
21	Total depozite fara dobinda	1757322.61	16.99	1933212.04	18.79	1460969.46	16.82	-9.10	20.28
22	Mijloace banesti datorate bancilor c/d	72047.39	0.7	137393.84	1.34	44894.30	0.52	-47.56	60.48
23	Depozite ale persoanelor fizice c/d	3190003.86	30.85	2955408.14	28.72	2546785.56	29.32	7.94	25.26
24	Depozite ale persoanelor juridice c/d	1787826.37	17.29	1840008.96	17.88	1480329.13	17.04	-2.84	20.77
25	Total depozite cu dobinda	5049877.61	48.83	4932810.94	47.94	4072008.99	46.88	2.37	24.01
26	Total depozite	6807200.22	65.83	6866022.97	66.73	5532978.44	63.7	-0.86	23.03
27	Hirtii de valoare vindute cu rascumpararea ulterioara	7000.12	0.07	0.00	0	10000.90	0.12	100.00	-30.01
28	imprumuturi overnight	19000.00	0.18	77288.00	0.75	28481.61	0.33	-75.42	-33.29
29	Alte imprumuturi	883445.24	8.54	912839.68	8.87	818145.82	9.42	-3.22	7.98
30	Dobinda sporita ce urmeaza sa fie platita	53397.81	0.52	45465.57	0.44	47364.21	0.55	17.45	12.74
31	Alte obligatiuni	285663.71	2.76	219009.32	2.13	286391.97	3.3	30.43	-0.25
32	Datorii subordonate	0.00	0	0.00	0	0.00	0	0.00	0.00
33	Total obligatiuni	8055707.09	77.9	8120625.54	78.92	6723362.95	77.4	-0.80	19.82

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		16 bănci	% din active	16 bănci	% din active	16 bănci	% din active		
1	2	3	4	5	6	7	8	9	10
34	CAPITAL								
35	Actiuni ordinare plasate	952289.12	9.21	789044.02	7.67	746842.11	8.6	20.69	27.51
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	0.03	2698.10	0.03	2067.85	0.02	0.00	30.48
38	Total actiuni in circulatie	958136.56	9.27	794891.46	7.72	753319.80	8.67	20.54	27.19
39	Surplus de capital	41697.76	0.4	41697.76	0.41	41697.76	0.48	0.00	0.00
40	Capital de rezerva	153006.27	1.48	138842.19	1.35	126034.80	1.45	10.20	21.40
41	Rezerve privind reevaluarea activelor	49618.34	0.48	49526.14	0.48	49582.83	0.57	0.19	0.07
42	Alte rezerve	0.00	0	0.00	0	0.00	0	0.00	0.00
43	Profit nedistribuit	1082692.15	10.47	1144342.42	11.12	991958.10	11.42	-5.39	9.15
44	Total capital actionar	2285151.08	22.1	2169299.97	21.08	1962593.28	22.6	5.34	16.44
<b>45</b>	<b>Total obligatiuni si capital actionar</b>	<b>10340858.17</b>	<b>100</b>	<b>10289925.51</b>	<b>100</b>	<b>8685956.23</b>	<b>100</b>	<b>0.49</b>	<b>19.05</b>
46	Capitalul de gradul I	2158093.56	20.87	2041011.74	19.84	1839509.73	21.18	5.74	17.32
47	Capitalul Normativ Total (CNT)	2158042.26	20.87	2040960.44	19.83	1840208.43	21.19	5.74	17.27
48	Total active ponderate la risc	6481752.61	62.68	6413731.46	62.33	5317692.22	61.22	1.06	21.89
49	Activele in valuta straina	5382932.04	52.05	5754477.04	55.92	4741325.81	54.59	-6.46	13.53
50	Obligatiuni in valuta straina	5264904.87	50.91	5396704.59	52.45	4595122.99	52.9	-2.44	14.58
51	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii (ind. trimestrial)			1454044.87	14.13				
52	Total conturi conditionale de debit (ind. trimestrial)			386190.66	3.75				
53	Total conturi conditionale de credit (ind. trimestrial)			1195871.30	11.62				
54	Total active nete de bilant in valuta straina	3772517.32	36.48	4310660.99	41.89	3471400.34	39.97	-12.48	8.67
55	Total obligatiuni nete de bilant in valuta straina	3640745.75	35.21	3949933.83	38.39	3313525.43	38.15	-7.83	9.88