

Activele, Capitalul și Obligațiunile sistemului bancar al Republicii Moldova

(mii lei)

| Nr.d /o | Descriere | 30.09.2003 | | 31.12.2002 | | 30.09.2002 | | Dinamica comparativ cu 31.12.2002 ((3-5)/5*100) % | Dinamica comparativ cu 31.09.2002 ((3-7)/7*100) % |
|------------|---|-------------------|---------------|-------------------|---------------|-------------------|---------------|---|---|
| | | 16 bănci | Sistem (%) | 16 bănci | Sistem (%) | 16 bănci | Sistem (%) | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 1 | ACTIVE | | | | | | | | |
| 2 | Numerar | 474190.03 | 4.92 | 391131.12 | 4.94 | 419296.65 | 5.72 | 21.24 | 14.03 |
| 3 | Mijloace datorate de bănci | 1172779.96 | 12.18 | 892897.12 | 11.27 | 989578.56 | 13.49 | 31.35 | 20.52 |
| 4 | Mijloace datorate de BNM | 539473.72 | 5.6 | 774622.17 | 9.78 | 632295.20 | 8.62 | -30.36 | -11.98 |
| 5 | Mijloace plasate overnight | 295734.37 | 3.07 | 177080.50 | 2.24 | 66228.02 | 0.9 | 67.01 | 129.61 |
| 6 | HV cumparate p-u vinzare | 103677.50 | 1.08 | 59908.56 | 0.76 | 54748.66 | 0.75 | 73.06 | 81.67 |
| 7 | HV investitionale | 654785.34 | 6.8 | 727706.37 | 9.19 | 720694.26 | 9.82 | -10.02 | -9.06 |
| 8 | Total HV | 758462.83 | 7.87 | 787614.94 | 9.94 | 775442.92 | 10.57 | -3.70 | -2.16 |
| 9 | Credite si leasing financiar (total) | 5677729.35 | 58.94 | 4265574.89 | 53.86 | 3796990.79 | 51.76 | 33.11 | 44.09 |
| 10 | Reduceri p-u pierderi la credite | 305320.21 | 3.17 | 269249.80 | 3.4 | 238045.29 | 3.25 | 13.40 | 24.99 |
| 11 | Credite si leasing financiar net | 5372409.15 | 55.77 | 3996325.08 | 50.46 | 3558945.51 | 48.52 | 34.43 | 45.38 |
| 12 | Mijloace fixe, net | 656520.48 | 6.82 | 595124.55 | 7.51 | 561803.77 | 7.66 | 10.32 | 15.92 |
| 13 | Dobinda sporita, ce urmeaza sa fie primita | 73491.61 | 0.76 | 40498.46 | 0.51 | 57251.71 | 0.78 | 81.47 | 40.10 |
| 14 | Alta avere imobila | 7286.83 | 0.08 | 20029.91 | 0.25 | 21395.79 | 0.29 | -63.62 | -70.44 |
| 15 | Alte active | 281983.25 | 2.93 | 244744.19 | 3.09 | 253420.43 | 3.45 | 15.22 | 11.67 |
| 16 | Total active | 9632332.21 | 100 | 7920068.04 | 100 | 7335658.56 | 100 | 21.62 | 29.00 |
| 17 | OBLIGATIUNI | 0.00 | | 0.00 | | 0.00 | | | |
| 18 | Mijloace banesti datorate bancilor f/d | 4777.39 | 0.05 | 26608.63 | 0.34 | 2363.81 | 0.03 | -82.05 | 9.07 |
| 19 | Depozite ale persoanelor fizice f/d | 293029.31 | 3.04 | 207984.23 | 2.63 | 192654.27 | 2.63 | 40.89 | 48.26 |
| 20 | Depozite ale persoanelor juridice f/d | 1389921.00 | 14.43 | 1230485.24 | 15.54 | 1093405.75 | 14.91 | 12.96 | 24.10 |
| 21 | Total depozite fara dobinda | 1687727.70 | 17.52 | 1465078.10 | 18.5 | 1288423.83 | 17.56 | 15.20 | 27.25 |
| 22 | Mijloace banesti datorate bancilor c/d | 51920.95 | 0.54 | 51060.51 | 0.64 | 32410.83 | 0.44 | 1.69 | 38.21 |
| 23 | Depozite ale persoanelor fizice c/d | 2812784.77 | 29.2 | 2187634.04 | 27.62 | 1915202.06 | 26.11 | 28.58 | 41.03 |
| 24 | Depozite ale persoanelor juridice c/d | 1743988.54 | 18.11 | 1414170.78 | 17.86 | 1403288.27 | 19.13 | 23.32 | 24.09 |
| 25 | Total depozite cu dobinda | 4608694.26 | 47.85 | 3652865.34 | 46.12 | 3350901.16 | 45.68 | 26.17 | 34.43 |
| 26 | Total depozite | 6296421.95 | 65.37 | 5117943.44 | 64.62 | 4639324.99 | 63.24 | 23.03 | 32.38 |
| 27 | Hirtii de valoare vindute cu rascumpararea ulterioara | 0.00 | 0 | 9798.78 | 0.12 | 0.00 | 0 | -100.00 | 0.00 |
| 28 | imprumuturi overnight | 20784.04 | 0.22 | 8293.20 | 0.1 | 0.00 | 0 | 150.62 | 250.62 |
| 29 | Alte imprumuturi | 771802.31 | 8.01 | 703948.79 | 8.89 | 656660.64 | 8.95 | 9.64 | 16.36 |
| 30 | Dobinda sporita ce urmeaza sa fie platita | 49006.08 | 0.51 | 41381.28 | 0.52 | 43353.22 | 0.59 | 18.43 | 13.66 |

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| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| 31 | Alte obligatiuni | 399968.00 | 4.15 | 217932.53 | 2.75 | 199203.65 | 2.72 | 83.53 | 92.12 |
| 32 | Datorii subordonate | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | | |
| 33 | Total obligatiuni | 7537982.39 | 78.26 | 6099298.03 | 77.01 | 5538542.50 | 75.5 | 23.59 | 32.78 |
| 34 | CAPITAL | 0.00 | | 0.00 | | 0.00 | | | |
| 35 | Actiuni ordinare plasate | 786044.02 | 8.16 | 746842.11 | 9.43 | 739670.11 | 10.08 | 5.25 | 6.21 |
| 36 | Actiuni preferentiale plasate | 8545.55 | 0.09 | 8545.55 | 0.11 | 8545.55 | 0.12 | 0.00 | 0.00 |
| 37 | Minus Actiuni de tezaur | 2736.50 | 0.03 | 2151.45 | 0.03 | 2151.45 | 0.03 | 27.19 | 27.19 |
| 38 | Total actiuni in circulatie | 791853.06 | 8.22 | 753236.20 | 9.51 | 746064.20 | 10.17 | 5.13 | 6.08 |
| 39 | Surplus de capital | 41697.76 | 0.43 | 41695.56 | 0.53 | 41520.06 | 0.57 | 0.01 | 0.43 |
| 40 | Capital de rezerva | 138842.19 | 1.44 | 125880.69 | 1.59 | 125880.69 | 1.72 | 10.30 | 10.30 |
| 41 | Rezerve privind reevaluarea activelor | 49582.24 | 0.51 | 55141.54 | 0.7 | 57734.30 | 0.79 | -10.08 | -14.78 |
| 42 | Alte rezerve | 0.00 | 0 | 0.00 | 0 | 0.00 | 0 | | |
| 43 | Profit nedistribuit | 1072374.56 | 11.13 | 844816.02 | 10.67 | 825916.81 | 11.26 | 26.94 | 29.17 |
| 44 | Total capital actionar | 2094349.82 | 21.74 | 1820770.01 | 22.99 | 1797116.06 | 24.5 | 15.03 | 16.32 |
| 45 | Total obligatiuni si capital actionar | 9632332.21 | 100 | 7920068.04 | 100 | 7335658.56 | 100 | 21.62 | 29.00 |
| 46 | Capitalul de gradul I | 1969691.02 | 20.45 | 1695024.70 | 21.4 | 1672326.23 | 22.8 | 16.20 | 17.54 |
| 47 | Capitalul Normativ Total (CNT) | 1969639.72 | 20.45 | 1695723.40 | 21.41 | 1673024.93 | 22.81 | 16.15 | 17.49 |
| 48 | Total active ponderate la risc | 6206326.59 | 64.43 | 4659235.75 | 58.83 | 4375700.38 | 59.65 | 33.20 | 39.29 |
| 49 | Activele in valuta straina | 5336961.45 | 55.41 | 4026150.97 | 50.83 | 3604034.76 | 49.13 | 32.56 | 43.04 |
| 50 | Obligatiuni in valuta straina | 4977098.32 | 51.67 | 3781248.29 | 47.74 | 3255201.88 | 44.38 | 31.63 | 45.54 |
| 51 | Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii | 1335322.96 | 13.86 | 1160944.31 | 14.66 | 1167697.56 | 15.92 | 15.02 | 14.44 |
| 52 | Total conturi conditionale de debit (ind. trimestrial) | 1655608.72 | 17.19 | 359226.34 | 4.54 | 48325.94 | 0.66 | 360.88 | 447.43 |
| 53 | Total conturi conditionale de credit (ind. trimestrial) | 2631648.97 | 27.32 | 828859.07 | 10.47 | 487975.00 | 6.65 | 217.50 | 258.63 |
| 54 | Total active nete de bilant in valuta straina | 4021741.56 | 41.75 | 3137898.67 | 39.62 | 2928720.72 | 39.92 | 28.17 | 34.83 |
| 55 | Total obligatiuni nete de bilant in valuta straina | 3651468.06 | 37.91 | 2875165.72 | 36.3 | 2574952.98 | 35.1 | 27.00 | 37.44 |

*Datele la 31.12.2002 sunt ajustate conform rezultatelor auditului extern.