

## Active, Capital și Obligațiuni pe sistemul bancar

Cod	Descriere	31.01.2003		31.12.2002	
		16 Banci	Sistem (%)	16 Banci	Sistem (%)
1	ACTIVE				
2	Numerar	481,753,674.00	5.89	391,131,121.00	4.92
3	Mijloace datorate de banci	1,073,765,154.00	13.12	924,538,222.00	11.64
4	Mijloace datorate de BNM	841,081,776.00	10.28	774,622,170.00	9.75
5	Mijloace plasate overnight	78,562,432.00	0.96	145,439,394.00	1.83
6	HV cumparate p-u vinzare	57,781,108.00	0.71	59,908,562.00	0.75
7	HV investitionale	730,593,966.00	8.93	727,706,373.00	9.16
8	Total HV	788,375,074.00	9.64	787,614,935.00	9.91
9	Credite si leasing financiar (total)	4,226,300,914.00	51.66	4,263,471,037.00	53.67
10	Reduceri p-u pierderi la credite	262,186,346.00	3.2	264,160,734.00	3.33
11	Credite si leasing financiar net	3,964,114,568.00	48.45	3,999,310,303.00	50.34
12	Mijloace fixe, net	600,914,584.00	7.34	599,194,770.00	7.54
13	Dobinda sporita, ce urmeaza sa fie primita	47,449,675.00	0.58	41,910,361.00	0.53
14	Alta avere imobila	20,251,197.00	0.25	20,403,775.00	0.26
15	Alte active	285,493,527.00	3.49	259,783,504.00	3.27
16	<b>Total active</b>	<b>8,181,761,661.00</b>	<b>100</b>	<b>7,943,948,555.00</b>	<b>100</b>
17	OBLIGATIUNI				
18	Mijloace banesti datorate bancilor f/d	4,921,166.00	0.06	26,608,630.00	0.33
19	Depozite ale persoanelor fizice f/d	215,886,869.00	2.64	207,984,231.00	2.62
20	Depozite ale persoanelor juridice f/d	1,243,519,328.00	15.2	1,230,485,242.00	15.49
21	Total depozite fara dobinda	1,464,327,363.00	17.9	1,465,078,103.00	18.44
22	Mijloace banesti datorate bancilor c/d	54,554,550.00	0.67	51,060,512.00	0.64
23	Depozite ale persoanelor fizice c/d	2,305,194,688.00	28.17	2,187,781,232.00	27.54
24	Depozite ale persoanelor juridice c/d	1,448,111,186.00	17.7	1,414,170,784.00	17.8
25	Total depozite cu dobinda	3,807,860,424.00	46.54	3,653,012,528.00	45.98
26	Total depozite	5,272,187,786.00	64.44	5,118,090,631.00	64.43
27	Hirtii de valoare vindute cu rascumpararea ulterioara	10,895,300.00	0.13	9,798,782.00	0.12
28	imprumuturi overnight	10,882,487.00	0.13	8,293,200.00	0.1
29	Alte imprumuturi	697,376,998.00	8.52	703,948,793.00	8.86
30	Dobinda sporita ce urmeaza sa fie platita	40,890,225.00	0.5	41,796,230.00	0.53
31	Alte obligatiuni	279,226,175.00	3.41	226,637,019.00	2.85
32	Datorii subordonate	0	0	0	0
33	Total obligatiuni	6,311,458,971.00	77.14	6,108,564,655.00	76.9
34	CAPITAL				
35	Actiuni ordinare plasate	746,842,107.00	9.13	746,842,107.00	9.4
36	Actiuni preferentiale plasate	8,545,545.00	0.1	8,545,545.00	0.11
37	Minus Actiuni de tezaur	2,151,450.00	0.03	2,151,450.00	0.03
38	Total actuini in circulatie	753,236,202.00	9.21	753,236,202.00	9.48
39	Surplus de capital	41,695,559.00	0.51	41,695,559.00	0.52
40	Capital de rezerva	125,880,690.00	1.54	125,880,690.00	1.58
41	Rezerve privind reevaluarea activelor	58,082,056.00	0.71	57,240,914.00	0.72
42	Alte rezerve	0	0	0	0
43	Profit nedistribuit	891,408,183.00	10.9	857,330,535.00	10.79
44	Total capital actionar	1,870,302,690.00	22.86	1,835,383,900.00	23.1
45	<b>Total obligatiuni si capital actionar</b>	<b>8,181,761,661.00</b>	<b>100</b>	<b>7,943,948,555.00</b>	<b>100</b>
46	Capitalul de gradul I	1,741,295,953.00	21.28	1,707,735,256.00	21.5
47	Capitalul Normativ Total (CNT)	1,741,994,653.00	21.29	1,708,433,956.00	21.51
48	Total active ponderate la risc	4,728,001,214.00	57.79	4,694,914,534.00	59.1

49	Activele in valuta straina	4,335,279,723.00	52.99	4,040,035,166.00	50.86
50	Obligatiuni in valuta straina	4,074,305,115.00	49.8	3,795,016,244.00	47.77
51	Diferenta cumulativa pina la 1 an dintre active si obligatiuni sensibile la rata dobinzii	0	0	1,160,299,367.00	14.61
52	Total conturi conditionale de debit (ind. trimestrial)	0	0	359,226,341.00	4.52
53	Total conturi conditionale de credit (ind. trimestrial)	0	0	798,372,236.00	10.05
54	Total active nete de bilant in valuta straina	3,358,886,302.00	41.05	3,151,782,873.00	39.68
55	Total obligatiuni nete de bilant in valuta straina	3,083,610,508.00	37.69	2,888,933,678.00	36.37