

Financial indicators on the banking system of the Republic of Moldova

No	Indicator	31.10.2005	31.12.2004**	31.10.2004	(%)	(%)
					Dynamics in comparison with 31.12.2004 percentage points (+/-)	Dynamics in comparison with 31.10.2004 percentage points (+/-)
1. Capital						
	Capital adequacy (>12%)	27.82	31.36	30.80	-3.54	-2.98
	The share of foreign investments in banks' capital	51.17	52.43	53.44	-1.26	-2.27
	TRC of 5 banks with the biggest capital/ Total TRC	57.59	56.58	56.30	1.01	1.29
2. Assets						
	Assets of 5 largest banks / Total assets	70.48	70.43	70.27	0.05	0.21
	Total unfavorable loans/Total loans *		6.89			
	Total unfavorable loans /TRC *		21.77			
	Allowance for loan losses/Total loans	4.96	5.89	5.62	-0.93	-0.66
	Past due loans and past due plus non-accrual interest loans / Total loans*		3.85			
	Past due loans and past due plus non-accrual interest loans / TRC *		12.16			
3. Loans structure						
	Loans to agriculture and food industry *		24.10			
	Loans for real estate, construction and development *		5.95			
	Consumer loans *		3.55			
	Loans to energy and fuel industry *		4.40			
	Loans to banks *		1.49			
	Loans to Government *		1.04			
	Loans to industry and commerce *		47.79			
	Loans for roads construction and transportation *		2.60			
	Other loans *		9.08			
	Total		100			
	Loans in foreign currency/Total Loans	38.76	41.77	41.68	-3.01	-2.92
4. Earnings and profitability						
	Net income/Average assets (return on assets)	3.21	3.72	3.91	-0.51	-0.70
	Net income/Average shareholding capital (return on capital)	17.38	17.81	18.40	-0.43	-1.02
	Interest Income/Average Interest Earning Assets	13.13	14.54	14.57	-1.41	-1.44
	Interest Expense/Average Interest Bearing Liabilities	7.97	7.86	7.71	0.11	0.26

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	Net interest margin (net interest income/average earning assets)	6.33	8.46	8.68	-2.13	-2.35
	Earning assets / Total assets	79.27	77.25	76.25	2.02	3.02
	Profitability (Net Interest Income+Total Non Interest Income)/Total Non Interest Expense	171.47	177.39	179.62	-5.92	-8.15
5. Liquidity						
	Assets with maturity over 2 years / Financial resources with maturity over 2 years (principle I Liquidity, not more than 1)	0.56	0.49	0.49	0.07	0.07
	Liquid assets / Total assets (principle II Liquidity > 20%)	35.16	36.38	33.57	-1.22	1.59
	Individual deposits /Total deposits	52.70	51.12	50.04	1.58	2.66
	Legal entities Deposits /Total deposits	44.17	45.91	47.48	-1.74	-3.31
	Individual and legal entities deposits/Total assets	71.92	69.34	67.79	2.58	4.13
	Deposits in foreign currency/Total deposits	39.77	41.50	44.00	-1.73	-4.23
					(%, +/-)	(%, +/-)
	Number of employees	8320	7898	7782	5.34	6.91
	Total assets/ Number of employees (million lei)	1.99	1.68	1.61	18.45	23.60

* Data are presented quarterly.

** Data as of 31.12.2004 are adjusted according to the audit results.