

## Financial indicators on banking system of the Republic of Moldova

No	Indicator	30.04.2005	31.12.2004	30.04.2004	(%)	(%)
					Dynamics in comparison with 31.12.2004 percentage points (+/-)	Dynamics in comparison with 30.04.2004 percentage points (+/-)
<b>1. Capital</b>						
	Capital adequacy (>12%)	30.90	31.40	33.29	-0.50	-2.39
	The share of foreign investments in banks' capital	51.59	52.43	53.58	-0.84	-1.99
	TRC of 5 banks with the biggest capital/ Total TRC	57.95	56.36	57.11	1.59	0.84
<b>2. Assets</b>						
	Assets of 5 largest banks / Total assets	71.41	70.43	70.47	0.98	0.94
	Total unfavorable loans/Total loans *		6.83			
	Total unfavorable loans /TRC *		21.49			
	Allowance for loan losses/Total loans	5.58	5.79	5.69	-0.21	-0.11
	Past due loans and past due plus non-accrual interest loans / Total loans*		3.83			
	Past due loans and past due plus non-accrual interest loans / TRC *		12.07			
<b>3. Loans structure</b>						
	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	42.95	41.77	38.37	1.18	4.58
<b>4. Earnings and profitability</b>						
	Net income/Average assets (return on assets)	2.86	3.79	4.39	-0.93	-1.53
	Net income/Average shareholding capital (return on capital)	14.81	18.13	20.29	-3.32	-5.48
	Interest Income/Average Interest Earning Assets	13.57	14.49	14.18	-0.92	-0.61
	Interest Expense/Average Interest Bearing Liabilities	8.27	7.86	7.67	0.41	0.60

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	Net interest margin (net interest income/average earning assets)	6.45	8.42	8.43	-1.97	-1.98
	Earning assets / Total assets	77.9	77.53	76.72	0.37	1.18
	Profitability (Net Interest Income+Total Non Interest Income)/Total Non Interest Expense	162.22	177.30	179.59	-15.08	-17.37
<b>5. Liquidity</b>						
	Assets with maturity over 2 years / Financial resources with maturity over 2 years (principle I Liquidity, not more than 1)	0.48	0.48	0.48	0.00	0.00
	Liquid assets / Total assets (principle II Liquidity > 20%)	37.02	36.33	32.79	0.69	4.23
	Individual deposits /Total deposits	55.93	51.12	52.23	4.81	3.70
	Legal entities Deposits /Total deposits	41.35	45.91	46.59	-4.56	-5.24
	Individual and legal entities deposits/Total assets	69.49	69.25	65.05	0.24	4.44
	Deposits in foreign currency/Total deposits	41.10	41.50	43.22	-0.40	-2.12
					(%, +/-)	(%, +/-)
	Number of employees	8067	7898	7466	1.67	8.05
	Total assets/ Number of employees (million lei)	1.74	1.69	1.39	2.96	25.18

\* Data are presented quarterly.