

## Financial indicators on banking system of Republic of Moldova

No	Indicator	31.03.2005	31.12.2004	31.03.2004	(%) Dynamics in comparison with 31.12.2004 percentage points (+/-)	(%) Dynamics in comparison with 31.03.2004 percentage points (+/-)
<b>1. Capital</b>						
	Capital adequacy (>12%)	32.05	31.40	32.36	0.65	-0.31
	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	57.90	56.36	57.29	1.54	0.61
<b>2. Assets</b>						
	Assets of 5 largest banks / Total assets	71.40	70.43	70.83	0.97	0.57
	Total unfavorable loans/Total loans *	6.33	6.83	6.23	-0.50	0.10
	Total unfavorable loans /TRC *	18.75	21.49	17.84	-2.74	0.91
	Allowance for loan losses/Total loans	5.81	5.79	5.62	0.02	0.19
	Past due loans and past due plus non-accrual interest loans / Total loans*	4.78	3.83	3.89	0.95	0.89
	Past due loans and past due plus non-accrual interest loans / TRC *	14.16	12.07	11.14	2.09	3.02
<b>3. Loans structure</b>						
	Loans to agriculture and food industry *	27.26	24.10	28.92	3.16	-1.66
	Loans for real estate, construction and development *	6.39	5.95	6.38	0.44	0.01
	Consumer loans *	3.73	3.55	2.74	0.18	0.99
	Loans to energy and fuel industry *	4.27	4.40	5.85	-0.13	-1.58
	Loans to banks *	0.77	1.49	2.00	-0.72	-1.23
	Loans to Government *	1.00	1.04	0.10	-0.04	0.90
	Loans to industry and commerce *	46.86	47.79	46.06	-0.93	0.80
	Loans for roads construction and transportation *	2.69	2.60	1.75	0.09	0.94
	Other loans *	7.03	9.08	6.20	-2.05	0.83
	Total	100	100	100	0.00	0.00
	Loans in foreign currency/Total Loans	43.43	41.77	39.34	1.66	4.09
<b>4. Earnings and profitability</b>						
	Net income/Average assets (return on assets)	3.22	3.79	4.27	-0.57	-1.05
	Net income/Average shareholding capital (return on capital)	16.61	18.13	19.89	-1.52	-3.28
	Interest Income/Average Interest Earning Assets	13.88	14.49	13.93	-0.61	-0.05
	Interest Expense/Average Interest Bearing Liabilities	8.29	7.86	7.50	0.43	0.79

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					Dynamics in comparison with 31.12.2004 percentage points (+/-)	Dynamics in comparison with 31.03.2004 percentage points (+/-)
	Net interest margin (net interest income/average earning assets)	6.65	8.42	8.32	-1.77	-1.67
	Earning assets / Total assets	73.84	77.53	76.82	-3.69	-2.98
	Profitability (Net Interest Income+Total Non Interest Income)/Total Non Interest Expense	170.92	177.30	184.99	-6.38	-14.07
<b>5. Liquidity</b>						
	Assets with maturity over 2 years / Financial resources with maturity over 2 years (principle I Liquidity, not more than 1)	0.50	0.48	0.47	0.02	0.03
	Liquid assets / Total assets (principle II Liquidity > 20%)	37.24	36.33	33.13	0.91	4.11
	Individual deposits /Total deposits	55.35	51.12	50.97	4.23	4.38
	Legal entities Deposits /Total deposits	41.73	45.91	47.8	-4.18	-6.07
	Individual and legal entities deposits/Total assets	69.18	69.25	65.03	-0.07	4.15
	Deposits in foreign currency/Total deposits	40.87	41.50	43.59	-0.63	-2.72
					(%, +/-)	(%, +/-)
	Number of employees	8030	7898	7452	1.67	7.76
	Total assets/ Number of employees (million lei)	1.71	1.69	1.43	1.18	19.58

\* The data are presented quarterly.