

## Financial indicators on banking system of Republic of Moldova

No	Indicator	28.02.2005	31.12.2004	29.02.2004	(%)	(%)
					Dynamics in comparison with 31.12.2004 percentage points (+/-)	Dynamics in comparison with 29.02.2004 percentage points (+/-)
<b>1. Capital</b>						
	Capital adequacy (>12%)	32,41	31,40	33,01	1,01	-0,60
	The share of foreign investments in banks' capital	51,75	52,43	60,21	-0,68	-8,46
	TRC of 5 banks with the biggest capital/ Total TRC	57,45	56,36	57,18	1,09	0,27
<b>2. Assets</b>						
	Assets of 5 largest banks / Total assets	71,12	70,43	70,84	0,69	0,28
	Total unfavorable loans/Total loans *		6,83			
	Total unfavorable loans /TRC *		21,49			
	Allowance for loan losses/Total loans	6,28	5,79	5,62	0,49	0,66
	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	43,30	41,77	41,15	1,53	2,15
<b>4. Earnings and profitability</b>						
	Net income/Average assets (return on assets)	2,85	3,79	4,40	-0,94	-1,55
	Net income/Average shareholding capital (return on capital)	14,69	18,13	20,44	-3,44	-5,75
	Interest Income/Average Interest Earning Assets	13,86	14,49	13,66	-0,63	0,20
	Interest Expense/Average Interest Bearing Liabilities	8,31	7,86	7,50	0,45	0,81

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	Net interest margin (net interest income/average earning assets)	6,61	8,42	8,11	-1,81	-1,50
	Earning assets / Total assets	72,53	77,53	77,13	-5,00	-4,60
	Profitability (Net Interest Income+Total Non Interest Income)/Total Non Interest Expense	167,11	177,30	186,03	-10,19	-18,92
<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	0,49	0,02	0,01
	Liquid assets / Total assets (principle II Liquidity > 20%)	37,85	36,33	33,54	1,52	4,31
	Individual deposits /Total deposits	54,98	51,12	51,64	3,86	3,34
	Legal entities Deposits /Total deposits	43,06	45,91	47,23	-2,85	-4,17
	Individual and legal entities deposits/Total assets	69,35	69,25	65,41	0,10	3,94
	Deposits in foreign currency/Total deposits	40,72	41,50	45,09	-0,78	-4,37
					(%, +/-)	(%, +/-)
	Number of employees	8039	7898	7397	1,79	8,68
	Total assets/ Number of employees (million lei)	1,68	1,69	1,40	-0,59	20,00

\* The data are presented quarterly.