

Financial indicators on banking system of Republic of Moldova

		(%)		
No	Indicator	30.06.2003	31.12.2002	Dynamics in percentage points (+/-)
1. Capital				
	Capital adequacy (>12%)	33.77	36.39	-2.62
	The share of foreign investments in banks' capital	61.73	59.79	1.94
	TRC of 5 banks with the biggest capital/ Total TRC	53.69	53.21	0.48
2. Assets				
	Assets of 5 largest banks / Total assets	70.4	71.01	-0.61
	Total unfavorable loans/Total loans *	6.38	7.65	-1.27
	Total unfavorable loans /TRC *	17.05	19.24	-2.19
	Allowance for loan losses/Total loans	5.79	6.31	-0.52
	Past due loans and past due plus non-accrual interest loans / Total loans*	4.53	4.04	0.49
	Past due loans and past due plus non-accrual interest loans / TRC *	12.10	10.16	1.94
3. Loans structure				
	Loans to agriculture and food industry *	26.36	27.92	-1.56
	Loans for real estate, construction and development	7.44	7.08	0.36
	Consumer loans *	2.58	2.56	0.02
	Loans to energy and fuel industry *	6.96	5.33	1.63
	Loans to banks *	2.89	1.01	1.88
	Loans to Government *	1.49	2.48	-0.99
	Loans to industry and commerce *	45.19	46.32	-1.13
	Loans for roads construction and transportation *	2.18	2.48	-0.3
	Other loans *	4.91	4.81	0.1
	Total	100	100	0
4. Earnings and profitability				
	Net income/Average assets (return on assets)	5.25	4.27	0.98
	Net income/Average shareholding capital (return on capital)	23.31	16.74	6.57
	Net interest margin (net interest income/average earning assets)	9.1	9.42	-0.32
	Earning assets / Total assets	76.68	72.58	4.1
5. Liquidity				
	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
	Liquid assets / Total assets (principle II Liquidity > 20%)	34.62	36.03	-1.41
	Individual deposits /Total deposits	51.77	46.81	4.96
	Legal entities Deposits /Total deposits	46.98	51.67	-4.69
	Individual and legal entities deposits/Total assets	63.74	63.64	0.1
				(%, +/-)
	Number of employees	7054	6714	5.06
	Total assets/ Number of employees (million lei)	1.27	1.18	7.63

* The data are presented quarterly

** Data on 31.12.2002 are adjusted according the audit results.