

Financial indicators on banking system of Republic of Moldova

No	Indicator	30.11.2003	31.12.2002	30.11.2002	(%)	(%)
					Dynamics in comparison with 31.12.2002 percentage points (+/-)	Dynamics in comparison with 30.11.2002 percentage points (+/-)
1. Capital						
	Capital adequacy (>12%)	31.94	36.39	37.18	-4.45	-5.24
	The share of foreign investments in banks' capital	60.42	59.79	57.92	0.63	2.50
	TRC of 5 banks with the biggest capital/ Total TRC	55.99	53.21	53.40	2.78	2.59
2. Assets						
	Assets of 5 largest banks / Total assets	70.9	71.01	71.87	-0.11	-0.97
	Total unfavorable loans/Total loans *		7.65			
	Total unfavorable loans /TRC *		19.24			
	Allowance for loan losses/Total loans	5.47	6.31	6.00	-0.84	-0.53
	Past due loans and past due plus non-accrual interest loans / Total loans*		4.04			
	Past due loans and past due plus non-accrual interest loans / TRC *		10.16			
3. Loans structure						
	Loans to agriculture and food industry *		27.92			
	Loans for real estate, construction and development *		7.08			
	Consumer loans *		2.56			
	Loans to energy and fuel industry *		5.33			
	Loans to banks *		1.01			
	Loans to Government *		2.48			
	Loans to industry and commerce *		46.32			
	Loans for roads construction and transportation *		2.48			
	Other loans *		4.81			
	Total		100			
	Loans in foreign currency/Total Loans	42.78	42.38	43.47	0.40	-0.69
4. Earnings and profitability						
	Net income/Average assets (return on assets)	4.95	4.27	5.3	0.68	-0.35
	Net income/Average shareholding capital (return on capital)	22.18	16.74	20.56	5.44	1.62
	Interest Income/Average Interest Earning Assets	13.91	15.17	15.18	-1.26	-1.27
	Interest Expense/Average Interest Bearing Liabilities	6.48	7.71	7.79	-1.23	-1.31
	Net interest margin (net interest income/average earning assets)	9.14	9.42	9.39	-0.28	-0.25
	Earning assets / Total assets	77.95	72.58	72.61	5.37	5.34
	Profitability (Net Interest Income+Total Non Interest Income)/Total Non Interest Expense	188.44	170.92	179.24	17.52	9.2
5. Liquidity						

No	Indicator	30.11.2003	31.12.2002	30.11.2002	Dynamics in comparison with 31.12.2002 percentage points (+/-)	Dynamics in comparison with 30.11.2002 percentage points (+/-)
	Assets with maturity over 2 years / Financial resources with maturity over 2 years (principle I Liquidity, not more than 1)	0.5	0.48	0.47	0.02	0.03
	Liquid assets / Total assets (principle II Liquidity > 20%)	30.62	36.03	35.32	-5.41	-4.7
	Individual deposits /Total deposits	51.22	46.81	46.59	4.41	4.63
	Legal entities Deposits /Total deposits	47.62	51.67	52.35	-4.05	-4.73
	Individual and legal entities deposits/Total assets	63.51	63.64	62.68	-0.13	0.83
	Deposits in foreign currency/Total deposits	46.86	43.70	43.14	3.16	3.72
					(%, +/-)	(%, +/-)
	Number of employees	7293	6714	6677	8.62	9.23
	Total assets/ Number of employees (million lei)	1.35	1.18	1.16	14.41	16.38

* The data are presented quarterly.

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