



Financial indicators on the banking system of the Republic of Moldova

25.01.2010

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(%)

No	Indicator	31.12.2009	31.12.2008*	Dynamics in comparison with 31.12.2008 percentage points (+/-)
1. Capital				
	Capital adequacy (>12%)	32.28	32.06	0.22
	The share of foreign investments in banks' capital	77.61	74.05	3.56
	TRC of 5 banks with the biggest capital/TRC	63.23	62.01	1.21
2. Assets				
	Assets of 5 largest banks / Total assets	X 67.82	X 63.34	X 4.49
	Total non performing loans/Total loans	16.30	5.86	10.44
	Total non performing loans /TRC	55.51	21.95	33.56
	Total non performing assets/Total assets (gross)	8.79	3.69	5.11
	Total non performing assets /TRC	56.28	22.52	33.75
	Allowance for loan losses/Total loans	9.65	5.04	4.61
	Allowance for assets losses/Total assets (gross)	5.27	3.20	2.07
	Past due loans and past due plus non-accrual loans / Total loans	17.66	6.13	11.53
	Past due loans and past due plus non-accrual loans / TRC	60.15	22.97	37.18
3. Loans structure				
	Loans to agriculture and food industry	X 15.87	X 13.27	X 2.60
	Loans for real estate, construction and development	12.54	14.63	-2.09
	Consumer loans	8.73	12.92	-4.19
	Loans to energy and fuel industry	3.30	1.98	1.31
	Loans to banks	0.05	0.12	-0.06
	Loans to Government	0.07	0.18	-0.11
	Loans to industry and commerce	51.60	48.72	2.89
	Loans for roads construction and transportation	1.42	1.57	-0.15
	Other loans	6.40	6.60	-0.20
	Total	100.00	100.00	0.00
	Loans in foreign currency/Total loans	46.31	41.49	4.82
4. Earnings and profitability				
	Net income/Average assets (return on assets)	X -0.39	X 3.35	X -3.74



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	Net income/Average equity (return on equity)	-2.12	19.13	-21.24
	Interest income/Average interest bearing assets	13.54	14.52	-0.98
	Interest expense/Average interest bearing liabilities	9.57	10.10	-0.54
	Net interest margin (net interest income/Average interest bearing assets)	4.58	5.79	-1.20
	Interest bearing assets / Total assets	77.48	82.76	-5.28
	Efficiency (Net interest income+Total non interest income)/Total non interest expense	148.84	186.92	-38.08
5. Liquidity		X	X	X
	Assets with maturity over 2 years / Financial resources with maturity over 2 years (principle I Liquidity, no more than 1)	0.60	0.64	-0.04
	Liquid assets / Total assets (principle II Liquidity ≥ 20%)	38.27	30.67	7.59
	Individual deposits /Total deposits	62.33	62.86	-0.53
	Legal entities deposits /Total deposits	30.33	28.08	2.25
	Individuals and legal entities deposits/Total assets	61.32	63.31	-1.99
	Deposits in foreign currency/Total deposits	53.59	46.41	7.18
				(%, +/-)
	Number of employees	10,884	11,319	-3.84
	Total assets/ Number of employees (million lei)	3.67	3.45	6.25

* Data as of 31.12.2008 are adjusted according to the results of external audit