



Financial indicators on the banking system of the Republic of Moldova

25.02.2010

Page 1 of 2

(%)

No	Indicator	31.01.2010	31.12.2009	31.01.2009	Dynamics in comparison with 31.12.2009 percentage points (+/-)	Dynamics in comparison with 31.01.2009 percentage points (+/-)
<b>1. Capital</b>						
	Capital adequacy (>12%)	32.51	32.29	33.21	0.22	-0.71
	The share of foreign investments in banks' capital	77.61	77.61	74.04	0.00	3.57
	TRC of 5 banks with the biggest capital/TRC	63.30	63.23	61.73	0.07	1.57
<b>2. Assets</b>						
	Assets of 5 largest banks / Total assets	X 68.30	X 67.82	X 63.35	X 0.47	X 4.94
	Total non performing loans/Total loans	17.37	16.30		1.08	
	Total non performing loans /TRC	57.93	55.51		2.42	
	Total non performing assets/Total assets (gross)	9.27	8.79		0.48	
	Total non performing assets /TRC	58.62	56.28		2.34	
	Allowance for loan losses/Total loans	10.08	9.65	5.16	0.43	4.92
	Allowance for assets losses/Total assets (gross)	5.43	5.27	3.24	0.16	2.19
	Past due loans and past due plus non-accrual loans / Total loans	19.13	17.66		1.47	
	Past due loans and past due plus non-accrual loans / TRC	63.78	60.15		3.63	
<b>3. Loans structure</b>						
	Loans to agriculture and food industry	X 15.84	X 15.87	X	X -0.03	X
	Loans for real estate, construction and development	12.25	12.54		-0.29	
	Consumer loans	8.73	8.73		0.00	
	Loans to energy and fuel industry	3.27	3.30		-0.03	
	Loans to banks	0.02	0.05		-0.03	
	Loans to Government	0.05	0.07		-0.02	
	Loans to industry and commerce	52.18	51.60		0.58	
	Loans for roads construction and transportation	1.43	1.42		0.01	
	Other loans	6.22	6.40		-0.18	
	Total	100.00	100.00		0.00	
	Loans in foreign currency/Total loans	45.93	46.31	40.12	-0.38	5.81
<b>4. Earnings and profitability</b>						
	Net income/Average assets (return on assets)	X 1.55	X -0.39	X 1.37	X 1.94	X 0.18



## Financial indicators on the banking system of the Republic of Moldova

25.02.2010

Page 2 of 2  
(%)

No	Indicator	31.01.2010	31.12.2009	31.01.2009	Dynamics in comparison with 31.12.2009 percentage points (+/-)	Dynamics in comparison with 31.01.2009 percentage points (+/-)
	Net income/Average equity (return on equity)	8.81	-2.12	7.38	10.93	1.43
	Interest income/Average interest bearing assets	12.05	13.54	15.08	-1.49	-3.02
	Interest expense/Average interest bearing liabilities	6.27	9.57	12.20	-3.30	-5.93
	Net interest margin (net interest income/Average interest bearing assets )	5.87	4.58	4.14	1.29	1.73
	Interest bearing assets / Total assets	74.26	77.48	81.34	-3.23	-7.08
	Efficiency (Net interest income+Total non interest income)/Total non interest expense	180.17	148.84	151.19	31.33	28.98
<b>5. Liquidity</b>		X	X	X	X	X
	Assets with maturity over 2 years / Financial resources with maturity over 2 years (principle I Liquidity, no more than 1)	0.61	0.60	0.65	0.01	-0.05
	Liquid assets / Total assets (principle II Liquidity ≥ 20%)	38.10	38.27	31.52	-0.17	6.58
	Individual deposits /Total deposits	63.30	62.33	63.12	0.97	0.18
	Legal entities deposits /Total deposits	30.93	30.33	28.46	0.60	2.47
	Individuals and legal entities deposits/Total assets	62.99	61.32	63.58	1.67	-0.59
	Deposits in foreign currency/Total deposits	52.95	53.59	46.77	-0.64	6.18
					(%, +/-)	(%, +/-)
	Number of employees	10,827	10,884	11,343	-0.52	-4.55
	Total assets/ Number of employees (million lei)	3.66	3.67	3.37	-0.15	8.76