

Information on economic and financial activity
of _____
(name of bank)
as of _____ 20__

Indicators	Unit of measure	Minimum level	De facto		
			Reporting month	month preceding the reporting month	year preceding the reporting year
CAPITAL					
Share capital	MDL millions	≥100			
Tier I capital	MDL millions	≥200			
Total Regulatory Capital (TRC)	MDL millions				
Risk weighted assets	MDL millions				
Risk Weighted Capital Adequacy	%	≥16%			
Tier I capital / Risk weighted assets	%				
Total Regulatory Capital / Total assets	%				
Calculated amount but unreserved of the allowances for impairment losses on assets and conditional commitments ¹	MDL millions				
Impact on capital ²	%				
Total debts / Total capital					
Foreign investments in bank's share capital	%				
ASSETS					
Funds due from banks, excluding National Bank of Moldova (principal amount) ³	MDL millions				
Funds due from foreign banks (principal amount) ⁴	MDL millions				
Funds due from banks, excluding National Bank of Moldova (principal amount)/TRC	MDL millions				
Funds due from foreign banks (principal amount)/TRC	MDL millions				
Balance of credit debt (principal amount)	MDL millions				
Balance of non-performing credits debt (principal amount)	MDL millions				
Balance of non-performing credits debt (principal amount)/TRC	%				
Balance of net non-performing credits debt (principal amount)/TRC ⁵	%				
Balance of non-performing credits debt (principal amount)/ Balance of credit debt (principal amount)	%				
Balance of net non-performing assets/TRC ⁶	%				
Calculated amount of losses on asset and conditional commitments	MDL millions				
Calculated amount of allowances for impairment losses on assets and provisions made for losses on conditional commitments, according to IFRS.	MDL millions				
Calculated amount of the allowance for balance of credit debt (principal amount) / Balance of credit debt (principal amount)	%				
Total past due credits	MDL millions				
Monthly average value of interest-bearing assets/ Monthly average value of assets ⁷	%				
Balance of debt of credits in foreign currency (principal amount) / Balance of credit debt (principal amount)	%				
Total assets / Total capital					

Total amount of "large" exposures/CNT	times	≤5			
The amount of net debt on credits granted to 10 persons minus allowances for credit losses and provisions on conditional commitments/Amount of total credit portfolio of the bank and conditional commitments of 10 persons	%	≤ 30			
Total exposures to affiliated persons / Tier I capital	%	≤20			
Balance of credit debt, principal amount / Balance of deposits (principal amount)					
Balance of credit debt, principal amount by type of borrowers: - Resident legal entities, including individuals performing an entrepreneurial activity or other type of activity - Non-resident legal entities, including individuals performing an entrepreneurial activity or other type of activity - Resident individuals - Non-resident individuals	MDL millions				
Balance of credit debt, principal amount by type of currencies: - granted in MDL - granted in USD (equivalent in MDL) - granted in EUR (equivalent in MDL) - granted in other foreign currencies (equivalent in MDL)	MDL millions				
Tangible assets/TRC	%	≤50			
Tangible assets and shareholdings/TRC	%	≤100			
INCOME AND PROFITABILITY					
Return on assets (ROA) ⁸	%				
Return on equity (ROE) ⁹	%				
Interest-related net income / Total income	%				
Non-interest related expenditure / Total income ¹⁰	%				
Interest-related income/Monthly average interest-bearing assets ¹¹	%				
Net interest margin (MJDnet) ¹²	%				
Efficiency ratio (ER) ¹³	%				
LIQUIDITY					
Long-term liquidity ratio (I) ¹⁴		≤ 1			
Current liquidity ratio (II) ¹⁴	%	≥ 20			
Balance of liquid assets/Balance of individuals' deposits (principal amount)	%				
Balance of individuals' deposits (principal amount) / Balance of deposits (principal amount)	%				
Balance of deposits of legal entities, excluding banks (principal amount) / Balance of deposits (principal amount)	%				
Balance of deposits in foreign currency (principal amount) / Balance of deposits (principal amount)	%				
Funds due to banks, excluding those from the National Bank of Moldova (principal amount) ¹⁵	MDL millions				
Funds due to foreign banks (principal amount) ¹⁶	MDL millions				
Funds due to banks excluding those from the National Bank of Moldova (principal amount) / TRC					
Funds due to foreign banks (principal amount) / TRC					
SENSITIVITY OF MARKET RISK					
Share of balance sheet assets in foreign currency and foreign currency-linked assets in total assets ¹⁷	%				
Share of balance sheet liabilities in foreign currency and foreign currency-linked liabilities in total assets ¹⁸	%				
Total balance sheet liabilities in foreign currency /Total liabilities	%				
Total balance sheet assets in foreign currency /Total assets	%				
GENERAL DATA					
Total number of bank's employees ¹⁹	no.				
Subdivisions of bank: - branches - representative offices	no.				

- agencies					
- foreign exchange offices					

Note: Information shall be disclosed in accordance with the requirements under the Regulation on disclosure of information on the financial activity of the licensed banks from the Republic of Moldova.

Signatures:

Chief _____
 Chief accountant _____ Stamp
 Date “__” _____.

Method of calculation of certain indicators:

¹ *Calculated amount but unreserved of the allowances for impairment losses on assets and conditional commitments* represents the difference between the allowances calculated for losses on assets and conditional commitments and allowances for impairment/provisions losses on assets and conditional commitments;

² *Impact on capital* represents the difference between the calculated amount of allowances for losses on assets and conditional commitments and the balance of non-performing assets and commitments divided by Tier I capital and multiplied by 100;

³ *Funds due from banks, excluding National Bank of Moldova* (principal amount) represent the funds registered into “Nostro” accounts in banks, funds placed overnight, pledged placements with banks, term placements with banks, and credits granted to banks;

⁴ *Funds due from foreign banks* (principal amount) represent the funds registered into “Nostro” accounts in foreign banks, funds placed overnight, pledged placements with banks, term placements with foreign banks, term placements with foreign banks, and credits granted to foreign banks;

⁵ *Balance of net non-performing credits debt/TRC* represents the difference between the balance of non-performing credits debt subject to classification in accordance with the Regulation on assets and conditional commitments classification and the amount of allowances calculated for losses on nonperforming credits divided by TRC and multiplied by 100;

⁶ *Balance of net non-performing assets/TRC* represents the difference between the balance of non-performing assets subject to classification in accordance with the Regulation on assets and conditional commitments classification and the amount of allowances calculated for losses on nonperforming assets divided by TRC and multiplied by 100;

⁷ *Monthly average value of interest-bearing assets/ Monthly average value of assets* represents: monthly average value of interest-bearing assets, which is the principal amount of all assets of the bank (not taking into account interest rates, value adjustments and allowances for impairment losses (loss of value) on those assets) that generate interest-related income, reflected in bank’s balance sheet for the reporting month divided by the number of calendar days in the reporting month divided by the monthly average value of assets, which is calculated as the sum of the daily balances of bank assets (not taking into account value adjustments and allowances for impairment losses (loss of value) on those assets) divided by the number of calendar days in the reporting month and multiplied by 100;

⁸ *Return on assets (ROA)* represents the profit for the year obtained during the reporting period (Net income) divided by the number of months reported (N) multiplied by 12, divided by average assets for the period (Average assets) and multiplied by 100 ($ROA = ((\text{Net income}/N \times 12) / \text{Average assets}) \times 100$). Average of assets for the reporting period is calculated by summing up the assets for each reporting month and dividing this sum by the number of months reported;

⁹ *Return on equity (ROE)* represents the profit for the year obtained during the reporting period (Net income) divided by the number of months reported (N) multiplied by 12, divided by average stockholder's equity for the reporting period (Stockholder's equity) and multiplied by 100 ($ROE = ((\text{Net income}/N \times 12) / \text{Stockholder's equity}) \times 100$). Average of stockholder's equity for the reporting period is calculated by summing up the capital for each reporting month and dividing this sum by the number of months reported;

¹⁰ *Non-interest related expenditure / Total income* represents non-interest related expenditure obtained during the reporting period divided by total income obtained during the reporting period and multiplied by 100. Non-interest related expenditure represents the sum of the following expenditure, including fees and commissions: losses on financial assets and financial liabilities not measured at fair value through profit or loss (net); losses on financial assets and financial liabilities held for sale (net); losses on financial assets and financial liabilities designated at fair value through profit or loss (net); losses from foreign exchange differences (net); losses on derecognition of assets other than those held for sale (net); other operational expenditure; administrative expenditure; amortization; provisions (reversal of provisions); impairment of financial assets not measured at fair value through profit or loss; impairment of non-financial assets; negative goodwill immediately recognized in profit or loss; loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations; tax expense related to loss from continuing operations.

¹¹ *Interest-related income/Monthly average interest-bearing assets* represents the interest-related income obtained for the reporting period (Interest-related income) divided by the number of months reported (N) multiplied by 12, divided by the average interest-bearing assets for the reporting period (Average interest-bearing assets) and multiplied by 100 ($(\text{Interest-related income}/N \times 12) / \text{Average interest-bearing assets} \times 100$). Average interest-bearing assets for the reporting period is calculated by summing up the monthly average interest-bearing assets for each reporting month and dividing this this sum by the number of months reported;

¹² *Net interest margin (MJDnet)* represents net interest-related income (interest-related income minus interest-related expenditure) obtained for the reporting period (Net interest-related income) divided by the number of months reported (N)

multiplied by 12, divided by the average interest-bearing assets for the reporting period (Average interest-bearing assets) and multiplied by 100 ($MJD_{net} = (\text{Net interest-related income} / N \times 12) / \text{Average interest-bearing assets} \times 100$));

¹³ *Efficiency ratio (ER)* represents: net interest-related income (Net interest-related income) plus non-interest related income (Non-interest related income) divided by non-interest related expenditure (Non-interest related expenditure). ($ER = (\text{Net interest-related income} + \text{Non-interest related income}) / \text{Non-interest related expenditure}$). Non-interest related income is calculated by summing up the following indicators: income from dividends; income from fees and commissions; realized gains on financial assets and financial liabilities not measured at fair value through profit or loss (net); gains on financial assets and financial liabilities held for sale (net); gains on financial assets and financial liabilities designated at fair value through profit or loss (net); gains from foreign exchange differences (net); gains on derecognition of assets other than those held for sale (net); other operational income; profit from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations; income from taxes related to profit from continuing operations; profit from discontinued operations after taxation;

⁴ *Long-term liquidity ratio (I)* and *Current liquidity ratio (II)* is calculated in accordance with the Regulation on bank's liquidity of 8 August 1997, including further amendments and completions;

¹⁵ *Funds due to banks, excluding those from the National Bank of Moldova* (principal amount), represent the funds of correspondent banks into "Loro" accounts and allowed overdrafts into "Nostro" accounts with banks, overnight deposits placed by banks, pledged deposits of banks, term deposits accepted from banks and borrowings obtained from banks;

¹⁶ *Funds due to foreign banks* (principal amount), represent the funds of correspondent banks into "Loro" accounts and allowed overdrafts into "Nostro" accounts with foreign banks, overnight deposits placed by foreign banks, pledged deposits of foreign banks, term deposits accepted from foreign banks and borrowings obtained from foreign banks;

¹⁷ *Share of balance sheet assets in foreign currency and foreign currency-linked assets in total assets* represents balance sheet assets in foreign currency plus total amount of foreign currency-linked assets divided by total assets and multiplied by 100;

¹⁸ *Share of balance sheet liabilities in foreign currency and foreign currency-linked liabilities in total assets* represents balance sheet liabilities in foreign currency plus total amount of foreign currency-linked liabilities divided by total assets and multiplied by 100;

¹⁹ *Total number of bank's employees* represents the number of persons employed under an individual employment contract as of the last day of the reporting period, except for individual employment contracts suspended by the agreement of the parties, and those suspended at the initiative of one party. The suspension of these contracts means the suspension of work provision by the employee and the payment of his right (salary, bonuses, other payments) by the employer.

Information on credits
of _____
(name of bank)
as of _____ 20__

Credit industry	Number of credits granted during the reporting month		Credit portfolio, MDL thousands, balance as of the end of						Average interest rate of the balance of credits** %, as of the end of					
			reporting month		month preceding the reporting month		year preceding the reporting year		reporting month		month preceding the reporting month		year preceding the reporting year	
	in MDL	in foreign currency	in MDL	in foreign currency*	in MDL	in foreign currency*	in MDL	in foreign currency*	in MDL	in foreign currency	in MDL	in foreign currency	in MDL	in foreign currency
Credits granted to agriculture														
Credits granted food industry														
Credits granted to construction sector														
Consumer credits ****														
Credits granted to energy industry														
Credits granted to banks														
Overnight credits granted to banks														
Credits granted to institutions funded from the state budget														
Credits granted to the National Social Insurance House/National Health Insurance Company														
Credits granted to the Government														
Credits granted to administrative-territorial units / institutions subordinated to administrative-territorial units														
Credits granted to productive industry														
Credits granted to commerce														
Credits granted to financial non-banking sector														
Credits granted for the purchase/construction of real estate****														
Credits granted to non-commercial organizations														

Credits granted to individuals performing an entrepreneur activity														
Credits granted to transport /telecommunication and network development														
Credits granted to services sector														
Other credits granted***														

Note: Information shall be disclosed in accordance with the requirements under the Regulation on disclosure of information on the financial activity of the licensed banks from the Republic of Moldova. Loans that combine forms of REPO agreements, pledged placements, *financial lease* are classified according to the characteristics of groups of accounts listed in Annex no.12 of the Instruction on procedure for preparing and submission by banks of reports for prudential purposes.

* Amounts of credits in foreign currency are recalculated at the official exchange rate of MDL available on the reporting date.

** It shall be calculated in accordance with item 4 of the Instruction on reporting of interest rates applied by banks from the Republic of Moldova.

*** Credits granted to individuals, except individuals performing an activity, shall be classified as “Other granted credits”, according to the characteristics of the groups of accounts 1490, 1510 and other, which have not been reflected in other types of credits.

**** Credits granted to individuals who do not perform an entrepreneurial activity.

Signature:

Chief _____ **Stamp**

Date “ ___ ” _____.

Information on deposits
of _____
(name of bank)
as of _____ 20__

Type of deposit	Portfolio of deposits, MDL thousands, balance as of the end of						Average interest rate of the balance of deposits*** %, as at the end of					
	reporting month		month preceding the reporting month		year preceding the reporting year		reporting month		month preceding the reporting month		year preceding the reporting year	
	in MDL	in foreign currency **	in MDL	in foreign currency **	in MDL	in foreign currency **	in MDL	in foreign currency	in MDL	in foreign currency	in MDL	in foreign currency
Sight deposits without interest:												
deposits of individuals												
deposits of legal entities*, out of which:												
- deposits of banks												
Sight deposits with interest:												
deposits of individuals												
deposits of legal entities*, out of which:												
- deposits of banks												
Term deposits without interest:												
deposits of individuals												
deposits of legal entities*, out of which:												
- deposits of banks												
Term deposits with interest:												
deposits of individuals												
deposits of legal entities*, out of which:												
- deposits of banks												
Total deposits:												
deposits of individuals												
deposits of legal entities*, out of which:												
- deposits of banks												

Note: Information shall be disclosed in accordance with the requirements under the Regulation on disclosure of information on the financial activity of the licensed banks from the Republic of Moldova.

* This category shall also include deposits of local budgets and the budget of the Republic of Moldova, budget of banks, non-bank financial institutions, and budget of individuals performing an entrepreneurial activity or other type of activity, etc.

** Amounts of deposits in foreign currency shall be recalculated at the official exchange rate of MDL available on the reporting date.

*** It shall be calculated in accordance with item 4 of the Instruction on reporting of interest rates applied by banks from the Republic of Moldova.

Signature:

Chief _____ **Stamp**

Date “__” _____.

Information on conditions of credit granting
by _____

(name of bank)

Information disclosed	Type of credits											
	consumers				individuals performing an entrepreneurial activity				legal entities			
	A ¹	B ¹	C ¹	D ¹	A ²	B ²	C ²	D ²	A ³	B ³	C ³	D ³
1. Currency of credit												
2. Total amount of credit in national currency (minimum/maximum)/Total amount of credit in foreign currency (minimum/maximum)												
3. Interest rate of credit, fixed/floating, in national currency (minimum/maximum)/in foreign currency (minimum/maximum), method of calculation of interest rate of credit, which shall be illustrated with at least two representative examples												
4. Contract term of credit in national currency (minimum/maximum) / Contract term of credit in foreign currency (minimum/maximum)												
5. Other payments than the interest rate of the credit in national currency/foreign currency, which are included in the total cost of credit												
6. Actual interest rate of credit in national currency/foreign currency and information referred to in Article 4 paragraph (3) of the Law on Consumer Credit Agreements, as appropriate					X	X	X	X	X	X	X	X
7. Manner (annuities, rates, bullet payment) and frequency of payments												
8. Documents necessary to obtain a credit												
9. Credit insurance forms accepted by the bank												
10. Effects of early reimbursement and penalties related to the credit agreement												
11. Conditions under which the interest rate may change												
12. Indication that the payments related to credits in foreign currency or in national currency, linked to foreign currency, will change depending on the exchange rate of MDL against foreign currencies, where payments will be made in national currency.												
13. The way the exchange rate is applied to payments on credits in foreign currency or in national currency linked to foreign currency												

Note: Information shall be disclosed in accordance with the requirements under the Regulation on disclosure of information on the financial activity of the licensed banks from the Republic of Moldova

¹This category shall reflect types of credits by destination (e.g.: to purchase a car, for education purposes, etc.).

²This category shall reflect types of credits by destination (e.g.: for business development, for the completion of fixed assets and / or current assets, etc.).

³This category shall reflect types of credits by destination (e.g.: for the completion of fixed assets and / or current assets, „overdraft” facilities, etc.).

Signature:

Chief _____ Stamp

Date “__” _____.

Annex no.5
to the Regulation on disclosure of information on
the financial activity of the licensed banks
from the Republic of Moldova

Information on members of board, executive body, vice presidents and chief accountant of the bank
of _____
(name of bank)

No.	Name and surname	Position	Date of confirmation by National Bank	Position(s) held in companies*	Work experience in the last 5 years	Education (university studies, postgraduate studies, trainings in the last 5 years)	Shareholding that exceeds 5% of bank's share capital (%)
1	2	3	4	5	6	7	8
	Members of bank's Board						
1.							
2.							
3.							
	Members of executive bodies of bank/ vice presidents						
1.							
2.							
3.							
	Chief accountant						

Note: Information shall be disclosed in accordance with the requirements under the Regulation on disclosure of information on the financial activity of the licensed banks from the Republic of Moldova.
* If the administrator is simultaneously holding several functions, including the administrator position, all positions held in other companies other than the bank shall be indicated.

Signature:

Chief _____ Stamp

Date “__” _____

Information on shareholders and/or groups of persons acting in concert with qualifying holdings in the share capital of bank and information on beneficial owners

No.	Direct holders of qualifying holdings					Beneficial owners of qualifying holdings	
	Name and surname/name of shareholders	Country of residence	Number of group *	Shareholding, %	Voting right, %	Name and surname of beneficiary owners	Country of residence

Note: Information shall be disclosed in accordance with the requirements under the Regulation on disclosure of information on the financial activity of the licensed banks from the Republic of Moldova.
* This category shall indicate the number of group (1, 2, 3 - n) in accordance with the Annex no.10, compartment „The procedure for preparing the Report on bank’s shareholders” of the Instruction procedure for preparing and submission by banks of reports for prudential purposes.

Signature:
Chief _____ Stamp

Date _____