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Financial situation of the banking system in the first semester of 2015

In the first semester of 2015, the evolution of the indicators of the banking sector remains as a whole heavily distorted by the activities of the banks under special administration (B.C. "BANCA SOCIALĂ" S.A., Banca de Economii S.A. and B.C. „UNIBANK" S.A.).

The total assets of the sector were MDL 101,176.4 million, increasing by MDL 7,267.3 million (7.7 percent) compared with the end of the previous year. It should be mentioned that the assets of the 11 banks increased in the first six months of the year by MDL 6,588.7 million (11.0 percent). At the same time, the assets of the 3 banks under special administration increased by MDL 678.6 million (2.0 percent).

As of 30.06.2015, Tier I capital was MDL 9,363.9 million, increasing by MDL 677.7 million (7.8 percent) during the first semester of 2015. Tier I capital increase was driven by the profit in the amount of MDL 605.4 million obtained in the first semester of 2015. Simultaneously, the calculated amount but unreserved of the allowances for impairment losses on assets and conditional commitments decreased by MDL 162.6 million (5.5 percent). During the first semester of 2015, two banks have distributed dividends in the total amount of MDL 134.1million. As of 30.06.2015, the Tier I capital of all banks, except one, complied with the minimum required capital (minimum required level is ≥ MDL 200 million).

Average risk-weighted capital adequacy on the system was 14.7 percent, increasing by 0.8 percentage points compared to the end of the previous year. This low level is due to the fact that the risk-weighted capital adequacy of the banks under special administration ("BANCA SOCIALĂ" S.A. and Banca de Economii S.A.) recorded ratios of 3.2 percent and 2.2 percent respectively (which is below the minimum allowable level of 16.0 percent), while the average risk-weighted capital adequacy of the remaining 11 banks is 23.7 percent.

The share of foreign investments in the capital of licensed banks remains at high level, registering 77.5 percent on 30.06.2015.

Gross loan portfolio amounted to MDL 42,780.0 million on 30.06.2015, increasing by MDL 1,938.0 million (4.7 percent) during the first semester of 2015.

The balance of non-performing loans (substandard, doubtful and loss) increased in absolute value by MDL 1,388.9 million (29.0 percent), representing MDL 6,179.2 million, while the share of non-performing loans in total loans increased by 2.7 percentage points compared to the end of the previous year, amounting to 14.4 percent on 30.06.2015. The share of net non-performing loans in total regulatory capital has increased by 1.9 percentage points, amounting to 16.2 percent as at 30.06.2015.

It should be mentioned that the share of non-performing loans in total loans of the 11 banks was 9.5 percent, which is much more favourable than the share of non-performing loans in total loans of the 3 banks under special administration, which share was 60.3 percent, higher by 19.6 percentage points compared to the end

of the previous year. Respectively, the indicator of the 3 banks under special administration has negatively influenced the indicator of the banking sector. At the same time, the ratio of net non-performing loans to total regulatory capital per sector, which accounted for 16.2 percent, was influenced by the indicator of the 3 banks under special administration, which represented 29.3 percent.

Total volume of new loans dropped by 13.4 percent in the first semester of 2015 as compared to the same period of the previous year and totalled MDL 12,815.5 million. Concomitantly, the total volume of new term deposits accounted for MDL 21,798.7 million or by 16.9 percent more.

As of 30.06.2015, the profit of the banking sector for the period accounted for MDL 605.4 million. Compared to the same period of the previous year, the profit increased by 30.0 percent due to the increase in non-interest related income by 130.7 percent and interest related income by 22.3 percent. It should be mentioned that the profit of 11 banks was MDL 895.8 million on 30.06.2015, while the profit of the 3 banks under special administration recorded losses in the amount of MDL 290.3 million (mainly due to the losses recorded by Banca de Economii S.A. in the amount of MDL 166.8 million and B .C. "BANCA SOCIALĂ" S.A. in the amount of MDL 135.6 million, which influenced the profit obtained by the banking sector).

Return on assets and return on equity represented 1.2 percent and 9.5 percent as on 30.06.2015, increasing by 0.3 percentage points and 3.6 percentage points compared to 31.12.2014.

Long-term liquidity ratio of the banking system (assets with terms more than two years/financial resources with potential withdrawal term of over two years) recorded a level of 1.6. This is determined by the fact that B.C. "BANCA SOCIALĂ" S.A. recorded a long-term liquidity ratio of 34.2 (maximum allowable level is ≤1), while the average of the remaining 11 banks is 0.7.

Current liquidity on the system (liquid assets, expressed in cash, deposits with the NBM, liquid securities, and net interbank credits with maturity up to one month / total assets ×100%) accounted for 27.1 percent, increasing by 4.6 percentage points. This has been also influenced by the liquidity deficit in banks under special administration, which recorded current liquidity ratios below the 20 percent minimum allowable level: B.C. "BANCA SOCIALĂ" S.A. - 3.2 percent, Banca de Economii S.A. - 8.8 percent and B.C. "UNIBANK" S.A. - 6.3 percent, while the average of remaining banks is 38.1 percent.

The balance of deposits, according to prudential reports of 30.06.2015, increased by 2.0 percent during the first semester up to MDL 66,751.7 million, as a result of the increase in deposits of banks by 8.4 percent up to MDL 14,888.7 million and deposits of individuals by 2.0 percent up to MDL 35,297.5 million. The balance of deposits of legal entities decreased by 3.3 percent up to MDL 16,565.5 million.

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