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Financial situation of the banking system in 2015

National Bank of Moldova withdrawn the licence for financial activity of Banca de Economii S.A., BC „BANCA SOCIALĂ" S.A., and B.C. „UNIBANK" S.A. and initiated the process of their forced liquidation by the decisions of the Executive Board no.62, no.63, no.64 of the National Bank of Moldova of 16.10.2015.

In 2015, the banking sector (except BC „BANCA SOCIALĂ" S.A., Banca de Economii S.A. and BC "UNIBANK" SA.) recorded the following trends:

The total assets of the sector were MDL 69,095.6 million, increasing by MDL 9,117.0 million (15.2 percent) compared with the end of the previous year.

As of 31.12.2015, Tier I capital was MDL 8,996.4 million, increasing by MDL 1,385.6 million (18.2 percent) in 2015. The increase of Tier I capital was determined by profit obtained in 2015 in the mount of MDL 1,442.7 million and the reduction in the calculated amount, but unreserved of the allowances for impairment losses on assets and conditional commitments by MDL 51.7 million. Simultaneously, net intangible assets increased by MDL 20.8 million. Ordinary shares increased by MDL 2.4 million and capital surplus by MDL 53.9 million. In 2015, three banks have distributed dividends in the total amount of MDL 159.1 million. As of 31.12.2015, the Tier I capital of all banks complied with the minimum level of required capital (minimum required level is ≥ MDL 200 million).

Average risk-weighted capital adequacy on the system was 26.2 percent, increasing by 4.5 percentage points compared to the end of the previous year.

As of 31.12.2015, the share of foreign investments in the capital of banks was 82.9 percent, almost at the level of the end of last year.

Gross loan portfolio amounted to MDL 38,187.6 million on 31.12.2015, increasing by MDL 1,568.2 million (4.3 percent) in 2015.

The balance of non-performing loans (substandard, doubtful and loss) decreased in absolute value by MDL 719.0 million (23.4 percent), representing MDL 3,794.4 million, while the share of non-performing loans in total loans increased by 1.5 percentage points compared to the end of the previous year, amounting to 9.9 percent on 31.12.2015. The share of net non-performing loans in total regulatory capital increased by 3.4 percentage points, amounting to 15.1 percent as at 31.12.2015.

Total volume of new loans dropped by 51.5 percent in 2015 as compared to the same period of the previous year and totalled MDL 25,424.3 million. Concomitantly, the total volume of new term deposits accounted for MDL 44,838.9 million or by 13.2 percent more.

As of 31.12.2015, the profit of the banking sector for the period accounted for MDL 1,442.7 million. Compared to the same period of the previous year, the profit increased by MDL 511.8 million (55.0 percent), as a result of the increase of interest related expenses by MDL 1,340.3 million (32.5 percent) and non-interest related

income by MDL 944.4 million (58.9 percent).

Return on assets and return on equity represented 2.1 percent and 12.8 percent as on 31.12.2015, increasing by 0.5 percentage points and 3.4 percentage points compared to 31.12.2014.

Long-term liquidity (assets with the reimbursement term over 2 years/financial resources with the potential withdrawal term of over 2 years) accounted for 0.7, which decreased by 0.1 percentage points compared to 31.12.2014.

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 41.5 percent, increasing by 8.6 percentage points.

The balance of deposits, according to prudential reports of 31.12.2015, increased by 20.0 percent in 2015 up to MDL 50,201.5 million, as a result of the increase in deposits of individuals by 22.9 percent up to MDL 35,017.5 million and deposits of legal entities by 14.6 percent up to MDL 15,021.1 million. The balance of deposits of banks decreased by 35.3 percent up to MDL 162.9 million.

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