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Financial situation of the banking system during the first 9 months of 2008

During the first 9 months of 2008 the banking system recorded the following positive development trends.

Tier I Capital, which represents the capacity of banks to maintain solvency under difficult financial conditions on account of the domestic and external factors, increased over this period by 22.8 per cent up to 6421.1 million lei.

The share of foreign investments within the banks' capital constituted 73.1 per cent or by 1.2 percentage points higher versus the beginning of the year.

The average value of the risk-weighted capital adequacy within system is still positioned on a high level – 30.8 per cent (minimum accepted level is 12.0 per cent) and this fact denotes the potential of banks to carry out risk operations without prejudice the financial situation, which means a reduced level of vulnerability.

The assets, another important indicator, as of 30.09.2008, totalled 39356.2 million lei, increasing by 23 per cent versus the beginning of the year. Within their structure all assets' items recorded increases, displaying an extensive evolution of the banking system. Especially, the net credit portfolio advanced by 20.2 per cent up to 23897.3 million lei, the net means owed by banks and NBM – by 46.5 per cent up to 8944.7 million lei, cash means – by 5.6 per cent up to 1777 million lei etc.

For the risk management within the credit activity were used the same procedures, according to the development priorities of the national economy. As the weight of credits for real estate, construction and development increased, the credits held the II place. Thus, the credits extended to industry and trade held the highest weight – 48 per cent, followed by those extended to real estate, construction and development – 14.5 per cent, credits to agriculture and food industry – 13.6 per cent and consumer credits – 13.3 per cent. It should be mentioned that, as of 09.30.2008, the balance of consumer credits extended in an amount of 700 thousand lei increased by 16.9% as compared to 31.12.2007, up to the level of 2666.2 million lei. During the first 9 months of 2008 these credits were extended in the number of 36608 and in the volume of 928 million lei. Within the context of a sustainable business environment, also, were recorded increases. The balance of credits extended to the trade enterprises as of 30.09.2008 equalled 7243.2 million lei, advancing versus the beginning of the year by 16.9 per cent.

The balance of credits extended to small and average enterprises as of 30.09.2008 amounted to 8957.6 million lei or by 17.8 per cent more as compared to 31.12.2007.

Within the first 9 months of 2008 the net income within banking system constituted 1080.5 million lei, increasing by 31.9 per cent versus the similar period of the previous year, reflecting further the evolution of the banking system. The assets' yield as of 30.09.2008 marked 4 per cent or by 0.1 percentage points more versus the beginning of the year.

Long-term liquidity within the banking system (assets with the term of over two years/financial resources with potential withdrawal term of over two years ≤ 1) displayed the ratio of 0.6. The current liquidity within system (liquid assets, expressed in cash, deposits with NBM, state securities, net interbank credits with the term up to 1 month/ total assets × 100% ≥ 20%) accounted for 31.4%. The values of the liquidity indicators reveal the presence of adequate sources in order to sustain the payments related to liabilities and the reduced level of banks' vulnerability.

Banks' liabilities as of 30.09.2008 equalled to 32598.6 million lei or by 23.2 per cent more as compared to the beginning of the year and by 88 per cent versus the previous quarter, confirming further the credibility of the system and a better capacity of financial intermediation.

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