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Financial situation of the banking system in the first quarter of 2011

In the first quarter of 2011, Moldova's banking system has recorded positive development trends.

Thus, Tier I capital increased by 2.4 percent in this period, up to 6917.6 million lei as compared to the end of the last year. The positive dynamics of this indicator of primary importance confirms the resistance and reliability of the system in case of internal or external shocks involving the need to cover potential losses.

The share of foreign investment in banks has remained almost at the same level - 77.0 percent, expressing the credibility of banking institutions from the country.

The average risk-weighted capital adequacy is still at a high level - 29.7 percent as of March 31, 2011 (minimum required level is 12 percent), decreasing by 0.4 percentage points compared with the end of 2010. This indicates, on one hand, the existence of a high potential of banks to grant loans, and on the other hand the system safety amid decreasing risks.

Total assets on the system constituted 43494.3 million lei as of March 31, 2011 or by 2.8 percent more than at the end of 2010. The increase of this indicator was due to equity capital increase by 2.3 percent and liabilities by 2.9 percent as an expression of strengthening banks' capital and, respectively, of their credibility.

Within the structure of assets, during the first quarter of 2010 the following have increased: funds owed by the NBM - by 50.0 percent, up to 3576.2 million lei, net financial leasing and loans - by 4.7 percent, up to 24438.6 million lei, cash - by 17.4 percent, up to 2341.4 million lei, net securities - by 2.2 percent, up to 6799.4 million lei, other net assets - by 1.7 percent, up to 3829.2 million lei. At the same time, the funds due from banks and net overnight funds decreased by 39.6 percent or up to 2509.5 million lei. Net finance leasing and loans had the biggest share in total assets - 56.2 percent, increasing by 1.0 percentage points compared to the end of 2010. The developments in question indicate mainly, a financial credibility of economic agents in a bank optimized risk management. Also, during January-March 2011, the share of non-performing loans in total loans decreased by 2.6 percentage points, at the expense of the cancellation of some loans, and amounted to 10.7 percent as of March 31, 2011. In the context of risk management, loan portfolio reflected as usually the primary activities of local economic agents. The loans granted to industry and trade had the largest share in total loan portfolio - 53.4 percent, as of March 31, 2011, followed by those granted to agriculture and food industry - 14.7 percent, loans for real estate, construction and development - 11.2 percent, and consumer loans - 8.0 percent.

Another important financial indicator, net banking income for the first quarter of 2011, amounted to 186.3 million lei or by 18.8 percent more than the same period last year. Increased income indicates a certain development of banks in support to their credibility.

Return on equity and assets constituted 1.7 percent and 10.1 percent respectively as of March 31, 2011 compared with 0.5 percent and 3.0 percent recorded at the end of 2010. Long-term liquidity on the system

showed a coefficient of 0.7 (maximum allowable - 1). Current liquidity on the system constituted 33.2 percent (minimum - 20 percent). The respective values of the liquidity indicators show the presence of adequate sources to support the payments related to liabilities and determine the low level of vulnerability of banks.

The deposits constituted 29580.8 million lei on March 31, 2011, increasing by 3.0 percent compared with the end of 2010. In particular, the deposits of individuals increased by 6.5 percent, up to 19354.8 million lei.

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