



30.10.2015

## Financial situation of the banking system during January-September 2015

As of 30.09.2015, the amount of regulatory capital of the banks under special administration (BC "BANCA SOCIALĂ" S.A., Banca de Economii S.A., and BC "UNIBANK" SA.) was by 1/3 less than the required level of regulatory capital (MDL 200.0 million), provided for by Article 14 of the Law on Financial Institutions and item 9 of the Regulation on risk-weighted capital adequacy. Thus, Tier I capital of BC "BANCA SOCIALĂ" S.A. was MDL (-15,446.7) million, Banca de Economii S.A. – MDL (-11,570.4) million and BC "UNIBANK" SA. - MDL (-1,758.5) million.

National Bank of Moldova withdrawn the licence for financial activity of Banca de Economii S.A., BC "BANCA SOCIALĂ" S.A., and B.C. "UNIBANK" S.A. and initiated the process of their forced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.

During the first 9 months of 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 69,303.8 million, increasing by MDL 9,325.2 million (15.5 percent) compared with the end of the previous year.

As of 30.09.2015, Tier I capital was MDL 8,628.3 million, increasing by MDL 1,017.5 million (13.4 percent) during the first 9 months of 2015. Tier I capital increase was driven by the profit in the amount of MDL 1,336.9 million obtained in the first 9 months of 2015. Simultaneously, the calculated amount but unreserved of the allowances for impairment losses on assets and conditional commitments increased by MDL 180.7 million (8.5 percent) and net intangible assets increased by MDL 15.3 million (6.0 percent). During the first 9 months of 2015, three banks have distributed dividends in the total amount of MDL 159.1 million. As of 30.09.2015, the Tier I capital of all banks complied with the minimum level of required capital (minimum required level is  $\geq$  MDL 200 million).

Average risk-weighted capital adequacy on the system was 24.2 percent, increasing by 2.5 percentage points compared to the end of the previous year.

As of 30.09.2015, the share of foreign investments in the capital of banks was 82.7 percent, almost at the level of the end of last year.

Gross loan portfolio amounted to MDL 39,613.1 million on 30.09.2015, increasing by MDL 2,993.6 million (8.2 percent) during the first 9 months of 2015.

The balance of non-performing loans (substandard, doubtful and loss) increased in absolute value by MDL 801.9 million (26.1 percent), representing MDL 3,877.2 million, while the share of non-performing loans in total loans increased by 1.4 percentage points compared to the end of the previous year, amounting to 9.8 percent on 30.09.2015. The share of net non-performing loans in total regulatory capital increased by 2.4 percentage points, amounting to 14.0 percent as at 30.09.2015.

Total volume of new loans dropped by 24.2 percent in the first 9 months of 2015 as compared to the same period of the previous year and totalled MDL 18,704.4 million. Concomitantly, the total volume of new term deposits accounted for MDL 33,872.9 million or by 16.9 percent more.

As of 30.09.2015, the profit of the banking sector for the period accounted for MDL 1,336.9 million. Compared to the same period of the previous year, the profit increased by 84.2 percent due to the increase in non-interest related income by 65.8 percent and interest related income by 25.2 percent.

Return on assets and return on equity represented 2.6 percent and 16.1 percent as on 30.09.2015, increasing by 1.0 percentage points and 6.8 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 38.8 percent, increasing by 5.8 percentage points.

The balance of deposits, according to prudential reports of 30.09.2015, increased by 19.1 percent during the first 9 months of 2015, up to MDL 49,826.0 million, as a result of the increase in deposits of individuals by 19.8 percent, up to MDL 34,118.2 million, deposits of legal entities by 17.3 percent, up to MDL 15,384.9 million, and deposits of banks by 28.3 percent, up to MDL 322.9 million.

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[assets](#) <sup>[3]</sup>

[liquidity](#) <sup>[4]</sup>

[credits](#) <sup>[5]</sup>

[deposits](#) <sup>[6]</sup>

[financial stability](#) <sup>[7]</sup>

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**Источник УРЛ:**

<http://www.bnm.md/ru/node/52679>

**Ссылки по теме:**

[1] [http://www.bnm.md/ru/search?hashtags\[0\]=capital](http://www.bnm.md/ru/search?hashtags[0]=capital) [2] [http://www.bnm.md/ru/search?hashtags\[0\]=банк](http://www.bnm.md/ru/search?hashtags[0]=банк) [3] [http://www.bnm.md/ru/search?hashtags\[0\]=assets](http://www.bnm.md/ru/search?hashtags[0]=assets) [4] [http://www.bnm.md/ru/search?hashtags\[0\]=liquidity](http://www.bnm.md/ru/search?hashtags[0]=liquidity) [5] [http://www.bnm.md/ru/search?hashtags\[0\]=credits](http://www.bnm.md/ru/search?hashtags[0]=credits) [6] [http://www.bnm.md/ru/search?hashtags\[0\]=deposits](http://www.bnm.md/ru/search?hashtags[0]=deposits) [7] [http://www.bnm.md/ru/search?hashtags\[0\]=financial stability](http://www.bnm.md/ru/search?hashtags[0]=financial stability)