

Information on economic and financial activity of  
BC"Modova Agroindbank"SA

as of 31 July 2017

Nr.	Indicators	Unit of measure	Minimum level	De facto		
				Reporting month	month preceding the reporting month	year preceding the reporting year
				#REF!	#REF!	31.12.2016
	<b>CAPITAL</b>					
1.1	Share capital	MDL millions	≥100	207.53	207.53	207.53
1.2	Tier I capital	MDL millions	≥200	2,637.32	2,577.55	2,608.63
1.3	Total Regulatory Capital (TRC)	MDL millions		2,685.13	2,625.37	2,656.44
1.4	Risk weighted assets	MDL millions		10,983.73	11,003.41	10,430.64
1.5	Risk Weighted Capital Adequacy	%	≥16%	24.45%	23.86%	25.47%
1.6	Tier I capital / Risk weighted assets	%		24.01%	23.43%	25.01%
1.7	Total Regulatory Capital / Total assets	%		12.81%	12.84%	13.45%
1.8	Calculated amount but unreserved of the allowances for impairment losses on assets and conditional commitments <sup>1</sup>	MDL millions		618.78	606.86	257.40
1.9	Impact on capital <sup>2</sup>	%		-12.44	-12.61	-11.85
1.10	Total debts / Total capital			4.79	4.76	5.11
1.11	Foreign investments in bank's share capital	%		2.06	2.06	3.05
	<b>ASSETS</b>					
2.1	Funds due from banks, excluding National Bank of Moldova (principal amount) <sup>3</sup>	MDL millions		2,008.17	2,395.70	2,125.05
2.2	Funds due from foreign banks (principal amount) <sup>4</sup>	MDL millions		2,008.13	2,395.65	2,125.00
2.3	Funds due from banks, excluding National Bank of Moldova (principal amount)/TRC			0.75	0.91	0.80
2.4	Funds due from foreign banks (principal amount)/TRC			0.75	0.91	0.80
2.5	Balance of credit debt (principal amount)	MDL millions		10,897.22	10,884.06	10,774.66
2.6	Balance of non-performing credits debt (principal amount)	MDL millions		1,616.49	1,616.69	1,308.70
2.7	Balance of non-performing credits debt (principal amount)/TRC	%		60.2	61.58	49.27
2.8	Balance of net non-performing credits debt (principal amount)/TRC <sup>5</sup>	%		18.93	19.72	19.60
2.9	Balance of non-performing credits debt (principal amount)/Balance of credit debt (principal amount)	%		14.83	14.85	12.15
2.10	Balance of net non-performing assets/TRC <sup>6</sup>	%		22.23	23.03	22.72
2.11	Calculated amount of losses on asset and conditional commitments	MDL millions		1,576.15	1,563.86	1210.18
2.12	Calculated amount of allowances for impairment losses on assets and provisions made for losses on conditional commitments, according to IFRS.	MDL millions		957.37	957.00	961.01
2.13	Calculated amount of the allowance for balance of credit debt (principal amount) / Balance of credit debt (principal amount)	%		12.50	12.40	9.84
2.14	Total past due credits <sup>7</sup>	MDL millions		986.81	982.42	940.70
2.15	Monthly average value of interest-bearing assets/ Monthly average value of assets <sup>8</sup>	%		85.66	86.76	86.28
2.16	Balance of debt of credits in foreign currency (principal amount) /Balance of credit debt (principal amount)	%		43.98	42.75	45.74
2.17	Balance of credit debt granted to non-residents (principal amount)/Balance of credit debt (principal amount)	%		2.40	2.39	2.07
2.18	Total assets / Total capital			5.79	5.76	6.10

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2.19	Total amount of "large" exposures/CNT	ori	≤5	0.37	0.27	0.00
2.20	The amount of net debt on credits granted to 10 persons minus allowances for credit losses and provisions on conditional commitments/Amount of total credit portfolio of the bank and conditional commitments of 10 persons <sup>9</sup>	%	≤30	21.53	21.37	19.56
2.21	Total exposures to affiliated persons / Tier I capital	%	≤20	9.63	9.96	9.98
2.22	Balance of credit debt, principal amount / Balance of deposits (principal amount)			0.67	0.69	0.70
2.23	Balance of credit debt, principal amount by type of borrowers:	MDL millions		10,897.22	10,884.06	10,774.66
	-Resident legal entities, including individuals performing an entrepreneurial activity or other type of activity	MDL millions		8,204.44	8,228.00	8,355.44
	-Non-resident legal entities, including individuals performing an entrepreneurial activity or other type of activity	MDL millions		260.98	259.95	223.23
	-Resident individuals	MDL millions		2,431.62	2,396.00	2,195.97
	- Non-resident individuals	MDL millions		0.18	0.11	0.02
2.24	Balance of credit debt, principal amount by type of currencies:	MDL millions		10,897.22	10,884.06	10,774.66
	- granted in MDL	MDL millions		6,105.08	6,230.89	5,846.40
	-granted in USD (equivalent in MDL)	MDL millions		1,261.33	1,203.43	1,414.17
	-granted in EUR (equivalent in MDL)	MDL millions		3,530.81	3,449.74	3,514.09
	- granted in other foreign currencies (equivalent in MDL)	MDL millions		0.00	0.00	0.00
2.25	Tangible assets/TRC	%	≤50	30.53	31.27	31.24
2.26	Tangible assets and shareholdings/TRC	%	≤100	38.80	39.73	39.60
	<b>INCOME AND PROFITABILITY</b>					0
3.1	Return on assets (ROA) <sup>10</sup>	%		3.07	2.92	2.03
3.2	Return on equity (ROE) <sup>11</sup>	%		19.08	18.26	13.13
3.3	Interest-related net income / Total income	%		41.83	42.00	37.98
3.4	Non-interest related expenditure / Total income <sup>12</sup>	%		39.53	40.74	46.93
3.5	Interest-related income/Monthly average interest-bearing assets <sup>13</sup>	%		7.01	7.03	9.12
3.6	Net interest margin (MJDnet) <sup>14</sup>	%		4.32	4.31	4.77
3.7	Efficiency ratio (ER) <sup>15</sup>	%		186.90	180.44	139.28
	<b>LIQUIDITY</b>					
4.1	Long-term liquidity ratio (I) <sup>16</sup>	%	≤1	0.76	0.77	0.72
4.2	Current liquidity ratio (II) <sup>16</sup>	%	≥20	45.96	44.44	43.71
4.3	Balance of liquid assets/Balance of individuals' deposits (principal amount)	%		80.31	76.83	75.80
4.4	Balance of individuals' deposits (principal amount) / Balance of deposits (principal amount)	%		73.60	74.44	73.91
4.5	Balance of deposits of legal entities, excluding banks (principal amount) / Balance of deposits (principal amount)	%		26.37	25.51	26.06
4.6	Balance of deposits in foreign currency (principal amount) / Balance of deposits (principal amount)	%		47.04	47.44	47.39
4.7	Funds due to banks, excluding those from the National Bank of Moldova (principal amount) <sup>17</sup>	MDL millions		4.93	6.87	4.60
4.8	Funds due to foreign banks (principal amount) <sup>18</sup>	MDL millions		0.00	0.00	0.00
4.9	Funds due to banks, excluding those from the National Bank of Moldova (principal amount)/TRC			0.00	0.00	0.00
4.10	Funds due to foreign banks (principal amount) / TRC			0.00	0.00	0.00

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<b>SENSITIVITY OF MARKET RISK</b>						0.00
5.1	Share of balance sheet assets in foreign currency and foreign currency-linked assets in total assets <sup>19</sup>	%		38.51	39.30	39.23
5.2	Share of balance sheet liabilities in foreign currency and foreign currency-linked liabilities in total assets <sup>20</sup>	%		38.68	38.86	39.16
5.3	Total balance sheet liabilities in foreign currency /Total liabilities	%		46.76	47.02	46.84
5.4	Total balance sheet assets in foreign currency /Total assets	%		38.16	38.95	39.22
<b>GENERAL DATE</b>						
6.1	Total number of bank's employees <sup>21</sup>	nr.		1,865	1,849	1,827
6.2	Subdivisions of bank::	nr.		181	181	181
	-branches	nr.		66	66	66
	- reprezentanative office	nr.		0	0	0
	- agencies	nr.		115	115	115
	- foreign exchange offices	nr.		0	0	0

Nota: Informația este dezvăluită, conform cerințelor expuse în Regulamentul cu privire la dezvăluirea de către băncile din R.Moldova a informației aferente activităților lor.

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