

The efficiency ranking of the commercial banks from Moldova, II quarter 2011

Position	Bank's name	Total incomes, lei MD	Net income, lei MD	ROE, %	ROS, %	Assets turnover, times	Value in the ranking, points	Position's retrospect	
								I quarter, 2011	Year, 2010
1	Moldova Agroindbank	520 564 039	151 447 587	9.34	29.09	0.060	2.908	1	1
2	Victoriabank	432 702 991	77 971 312	8.86	18.02	0.059	2.024	2	2
3	Moldindconbank	352 280 444	55 598 670	8.66	15.78	0.065	1.730	4	5
4	Mobiasbanca- Groupe Societe Generale	191 184 107	31 126 760	4.53	16.28	0.067	1.156	7	3
5	Unibank	47 102 386	9 048 235	5.06	19.21	0.108	1.018	14	6
6	Comertbank	52 878 736	8 399 811	4.51	15.89	0.104	0.922	11	9
7	Energbank	97 741 711	13 816 743	5.04	14.14	0.067	0.910	10	8
8	Banca de Finante si Comert	116 834 434	19 305 963	2.84	16.52	0.072	0.909	9	13
9	EuroCreditBank	26 721 495	6 422 748	3.58	24.04	0.074	0.887	13	7
10	Banca Sociala	195 690 576	15 589 298	3.20	7.97	0.067	0.824	5	4
11	Banca de Economii	310 441 854	3 682 806	0.43	1.19	0.058	0.564	8	10
12	Eximbank SA Gruppo Veneto Banca	190 209 857	6 001 555	0.91	3.16	0.056	0.506	6	14
13	ProCreditBank	121 416 912	2 163 387	1.21	1.78	0.082	0.466	12	11
14	BCR Chisinau	53 514 479	99 496	0.06	0.19	0.047	0.192	3	15
15	Universalbank	55 409 899	-12 740 762	-3.07	-9.89	0.134	-0.018	15	12

Note: $ROS = \text{Net income} / \text{Total income} * 100\%$

$ROE = \text{Net income} / \text{Equity capital} * 100\%$

$\text{Assets turnover} = \text{Total incomes} / \text{Total assets}$

The steps of the ranking elaboration:

1. For each indicator were calculated the average value for all sample of banks
2. Corresponding value of each bank was correlated to average arithmetic mean of each indicator to obtain a coefficient
3. For each bank were calculated the average of obtained coefficients at the second step. In this way were obtained the value in the ranking
4. The banks were listed in the ranking in a descendent order

Mention: The methodology used at the elaboration of the synthetic ranking of the efficiency is the propriety of the Rating, Evaluation and Investment Consultancy Agency "Estimator-VM" JSC. The results in ranking do not reflect Agency's opinion. It is the result of the applicati on of the methodology.