

**Information on financial activity
of Banca de Economii J.S.C.
for III quarter year 2010.**

Indicators	Normative	de facto		
		sfârșitul anului precedent celui gestionar	trimestrul precedent celui gestionar	trimestrul gestionar
Total Normative Capital (TNC) (thou lei)	X	819,806	849,167	863,968
Tier 1 Capital	min 100,000	819,806	849,167	863,968
Tier 2 Capital	X			
Risk Weighted Capital Adequacy (%)	at least 12%	33.44	29.13	28.58
Long-term liquidity Ratio (P1)	not more than 1.00	0.44	0.61	0.85
Long-term assets	X	745,316	1,029,771	1,212,990
Financial means	X	1,701,124	1,689,075	1,433,691
Current liquidity ratio (P II) (%)	not less than 20%	40.88	33.99	29.43
Liquid assets	X	2,094,156	1,769,039	1,494,355
Total assets	X	5,122,842	5,204,768	5,077,812
Interest bearing assets / Total assets (%)	X	67.58	66.08	63.03
Total amount of "large" exposures (th. MDL)	x	659,296.67	667,600.73	604,614.06
Past due and non-accrual of interest loans (th.MDL)	x	426,393.86	339,464.56	458,841.84
Non-performing loans (substandart, doubtful and loss) (th.MDL)	x	375,518.14	395,325.77	395,426.71
Total loans/total assets (%)	x	41.93	45.89	51.45
Total non-performing loans/total assets (%)	x	7.33	7.60	7.79
Total non-performing loans/total loans (%)	x	17.47	16.55	15.14
Loss loans provisions/total loans (%)	x	8.18	10.01	9.64
Total amount of banks' exposures towards affiliated persons and/or groups of persons acting together with the banks' affiliated persons (th. MDL)	x	21,253.09	1,265.19	1,094.46
Deposits by individuals and legal entities/total assets (%)	X	60.89	66.77	65.84
Return on assets (%)	X	0.54	1.71	1.55
Return on equity (%)	X	2.78	10.23	9.11
Net interest margin (%)	X	4.36	6.94	7.46
Efficiency ratio (%)	X	130.10	188.80	159.50