

**Information on financial activity
of Banca de Economii J.S.C.
for II 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	840,134	849,167
Tier 1 Capital	min 100,000	819,806	840,134	849,167
Tier 2 Capital	X			
Risk Weighted Capital Adequacy (%)	at least 12%	33.44	32.39	29.13
Long-term liquidity Ratio (P1)	not more than 1.00	0.44	0.42	0.61
Long-term assets	X	745,316	718,486	1,029,771
Financial means	X	1,701,124	1,704,071	1,689,075
Current liquidity ratio (P II) (%)	not less than 20%	40.88	37.25	33.99
Liquid assets	X	2,094,156	1,898,432	1,769,039
Total assets	X	5,122,842	5,096,129	5,204,768
Interest bearing assets / Total assets (%)	X	67.58	60.94	66.08
Total amount of "large" exposures (th. MDL)	x	659,296.67	451,454.27	667,600.73
Past due and non-accrual of interest loans (th.MDL)	x	21,253.09	18,018.20	1,265.19
Non-performing loans (substandart, doubtful and loss) (th.MDL)	x	426,393.86	365,961.69	339,464.56
Total loans/total assets (%)	x	375,518.14	410,866.37	395,325.77
Total non-performing loans/total assets (%)	x	41.93	39.98	45.89
Total non-performing loans/total loans (%)	x	7.33	8.06	7.60
Loss loans provisions/total loans (%)	x	17.47	20.16	16.55
Total amount of banks' exposures towards affiliated persons and/or groups of persons acting together with the banks' affiliated persons (th. MDL)	x	8.18	9.81	10.01
Deposits by individuals and legal entities/total assets (%)	X	60.89	66.18	66.77
Return on assets (%)	X	0.54	1.68	1.71
Return on equity (%)	X	2.78	10.31	10.23
Net interest margin (%)	X	4.36	6.21	6.94
Efficiency ratio (%)	X	130.10	170.95	188.80