

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

Indicators	Indicators	de facto		
		sfârșitul anului precedent celui gestionar	trimestrul precedent celui gestionar	trimestrul gestionar
Total Normative Capital (TNC) (thou lei)	Total Normative Capital (TNC) (thou lei)	819,806	863,968	808,818
Tier 1 Capital	Tier 1 Capital	819,806	863,968	808,818
Tier 2 Capital	Tier 2 Capital			
Risk Weighted Capital Adequacy (%)	Risk Weighted Capital Adequacy (%)	33.44	28.58	26.75
Long-term liquidity Ratio (P1)	Long-term liquidity Ratio (P1)	0.44	0.85	0.91
Long-term assets	Long-term assets	745,316	1,212,990	1,332,385
Financial means	Financial means	1,701,124	1,433,691	1,463,734
Current liquidity ratio (P II) (%)	Current liquidity ratio (P II) (%)	40.88	29.43	27.47
Liquid assets	Liquid assets	2,094,156	1,494,355	1,455,414
Total assets	Total assets	5,122,842	5,077,812	5,298,466
Interest bearing assets / Total assets (%)	Interest bearing assets / Total assets (%)	67.58	63.03	72.82
Deposits by individuals and legal entities/total assets (%)	Deposits by individuals and legal entities/total assets (%)	60.89	65.84	69.28
Return on assets (%)	Return on assets (%)	0.54	1.55	0.11
Return on equity (%)	Return on equity (%)	2.78	9.11	0.67
Net interest margin (%)	Net interest margin (%)	4.36	7.46	7.91
Efficiency ratio (%)	Efficiency ratio (%)	130.10	159.50	110.07
Total amount of "large" exposures	Total amount of "large" exposures	659,296.67	604,614.06	1,504,930.56
Total amount of banks' exposures towards affiliated persons and/or groups of persons acting together with the banks' affiliated persons	Total amount of banks' exposures towards affiliated persons and/or groups of persons acting together with the banks' affiliated persons	21,253.09	1,094.46	1,178.27
Past due and non-accrual of interest loans	Past due and non-accrual of interest loans	426,393.86	458,841.84	238,847.08
Non-performing loans	Non-performing loans	375,518.14	395,426.71	285,073.34
Total loans/total assets	Total loans/total assets	41.93	51.45	56.93
Total non-performing loans/total assets	Total non-performing loans/total assets	7.33	7.79	5.38
Total non-performing loans/total loans	Total non-performing loans/total loans	17.47	15.14	9.45
Loss loans provisions/total loans	Loss loans provisions/total loans	8.18	9.64	7.32

Conducător

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