

**Information on financial activity
of Banca de Economii J.S.C.
for I 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
Tier 1 Capital	min 100,000	819,806	—	840,134
Tier 2 Capital	X		—	
Risk Weighted Capital Adequacy (%)	at least 12%	33.44	—	32.39
Long-term liquidity Ratio (P1)	not more than 1.00	0.44	—	0.42
Long-term assets	X	745,316	—	718,486
Financial means	X	1,701,124	—	1,704,071
Current liquidity ratio (P II) (%)	not less than 20%	40.88	—	37.25
Liquid assets	X	2,094,156	—	1,898,432
Total assets	X	5,122,842	—	5,096,129
Interest bearing assets / Total assets (%)	X	67.58	—	60.94
Total amount of "large" exposures (th. MDL)	x	659,296.67	—	451,454.27
Past due and non-accrual of interest loans (th.MDL)	x	21,253.09	—	18,018.20
Non-performing loans (substandart, doubtful and loss) (th.MDL)	x	426,393.86	—	365,961.69
Total loans/total assets (%)	x	375,518.14	—	410,866.37
Total non-performing loans/total assets (%)	x	41.93	—	39.98
Total non-performing loans/total loans (%)	x	7.33	—	8.06
Loss loans provisions/total loans (%)	x	17.47	—	20.16
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
Deposits by individuals and legal entities/total assets (%)	X	60.89	—	66.18
Return on assets (%)	X	0.54	—	1.68
Return on equity (%)	X	2.78	—	10.31
Net interest margin (%)	X	4.36	—	6.21
Efficiency ratio (%)	X	130.10	—	170.95