MOBIAS BANCA

Information on financial activity of
BC "MOBIASBANCA - Groupe Societe Generale" S.A. for the Ist quarter 2014

Indicators	*Normative*	*De facto*		
		year-end preceding the current period	*quarter preceding the current period*	*current quarter*
Total Normative Capital (TNC) (th. MDL):	**X**	756.842	756.842	772.077
Tier 1 Capital	**200000 th. MDL**	756.843	756.843	772.078
Tier 2 Capital	**X**	-	-	-
Risk Weighted Capital Adequacy Ratio (%)	**16%**	34,62%	34,62%	27,10%
Long-Term Liquidity Ratio (P I)	**max 1,00**	0,53	0,53	0,54
Long-Term Assets	**X**	765.608	765.608	791.318
Financial Resources	**X**	1.443.450	1.443.450	1.475.530
Current Liquidity Ratio (P II)	**min 20%**	36,32%	36,32%	34,57%
Liquid Assets	**X**	1.621.188	1.621.188	1.563.648
Total Assets	**X**	4.463.199	4.463.199	4.522.891
Interest-bearing assets/total assets (%)	**X**	81,17%	81,17%	82,12%
Total amount of "large" exposures (th. MDL)	**X**	491.969	491.969	405.627
Total amount of bank exposures towards affiliated persons and/or groups of persons acting together with the bank's affiliated persons (th. MDL)	**X**	74.743	74.743	85.519
Past due and non-accrual of interest loans (th. MDL)	**X**	118.221	118.221	132.654
Unfavorable loans (substandard, doubtful and loss) (th. MDL)	**X**	146.707	146.707	176.933
Total credits/total assets (%)	**X**	61,85%	61,85%	63,50%
Total unfavorable credits/total assets (%)	**X**	3,29%	3,29%	3,91%
Total unfavorable credits/total credits (%)	**X**	5,31%	5,31%	6,16%
Loss loans provisions/total credits (%)	**X**	6,32%	6,32%	6,33%
Deposits by individuals and legal entities/total assets (%)	**X**	65,86%	65,86%	66,66%
Return on assets (%)	**X**	1,86%	1,86%	1,78%
Return on equity (%)	**X**	8,14%	8,14%	8,91%
Net interest margin (%)	**X**	7,13%	7,13%	6,33%
Efficiency ratio (%)	**X**	123,65%	123,65%	126,72%

First-Deputy Chairman of Administrative Board N. Dorin
Executor and phone number R. Culinschi (tel.812-342)
Date 18.04.2014