

Indicators	Normative	De facto		
		year-end preceding the current period	quarter preceding the current period	current quarter
Total Normative Capital (TNC) (th. MDL):	X	761.150	772.077	755.474
Tier 1 Capital	200000 th. MDL	761.151	772.078	755.475
Tier 2 Capital	X	-	-	-
Risk Weighted Capital Adequacy Ratio (%)	16%	27.53%	27.10%	24.05%
Long-Term Liquidity Ratio (P I)	max 1,00	0.53	0.54	0.55
Long-Term Assets	X	773.608	791.318	813.044
Financial Resources	X	1.447.758	1.475.530	1.468.096
Current Liquidity Ratio (P II)	min 20%	36.33%	34.57%	33.27%
Liquid Assets	X	1.621.188	1.563.648	1.592.401
Total Assets	X	4.462.690	4.522.891	4.785.826
Interest-bearing assets/total assets (%)	X	81.17%	82.12%	86.67%
Total amount of "large" exposures (th. MDL)	X	491.969	405.627	709.215
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	85.519	82.134
Past due and non-accrual of interest loans (th. MDL)	X	111.644	132.654	137.411
Unfavorable loans (substandard, doubtful and loss) (th. MDL)	X	140.130	176.933	209.129
Total credits/total assets (%)	X	61.71%	63.50%	64.74%
Total unfavorable credits/total assets (%)	X	3.14%	3.91%	4.37%
Total unfavorable credits/total credits (%)	X	5.09%	6.16%	6.75%
Loss loans provisions/total credits (%)	X	3.30%	3.24%	3.23%
Deposits by individuals and legal entities/total assets (%)*	X	66.18%	66.98%	68.77%
Return on assets (%)	X	1.86%	1.78%	1.94%
Return on equity (%)	X	8.13%	8.91%	9.77%
Net interest margin (%)	X	7.13%	6.33%	6.41%
Efficiency ratio (%)	X	123.61%	126.72%	128.33%

* The indicator was calculated taking into consideration reductions for losses from the created depreciation

First-Deputy Chairman of Administrative Board
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 Date 09.09.2014



N. Dorin