

Indicators	Normative	De facto		
		year-end preceding the current period	quarter preceding the current period	current quarter
Total Normative Capital (TNC) (th. MDL):	<b>X</b>	694.966	713.433	742.976
Tier 1 Capital	<b>200000 th. MDL</b>	694.967	713.434	742.977
Tier 2 Capital	<b>X</b>	-	-	-
Risk Weighted Capital Adequacy Ratio (%)	<b>16%</b>	40,51%	39,68%	37,62%
Long-Term Liquidity Ratio (P I)	<b>max 1,00</b>	0,46	0,47	0,52
Long-Term Assets	<b>X</b>	593.969	609.470	727.451
Financial Resources	<b>X</b>	1.281.558	1.297.655	1.398.661
Current Liquidity Ratio (P II)	<b>min 20%</b>	32,63%	32,61%	34,42%
Liquid Assets	<b>X</b>	1.164.765	1.172.176	1.371.598
Total Assets	<b>X</b>	3.570.082	3.594.453	3.985.465
Interest-bearing assets/total assets (%)	<b>X</b>	89,37%	84,07%	81,22%
Total amount of "large" exposures (th. MDL)	<b>X</b>	455.173	277.094	292.398
Total amount of bank exposures towards affiliated persons and/or groups of persons acting together with the bank's affiliated persons (th. MDL)	<b>X</b>	30.721	40.699	83.911
Past due and non-accrual of interest loans (th. MDL)	<b>X</b>	130.010	136.219	136.007
Unfavorable loans (substandard, doubtful and loss) (th. MDL)	<b>X</b>	138.381	143.966	148.310
Total credits/total assets (%)	<b>X</b>	63,49%	64,59%	63,29%
Total unfavorable credits/total assets (%)	<b>X</b>	3,88%	4,01%	3,72%
Total unfavorable credits/total credits (%)	<b>X</b>	6,10%	6,20%	5,88%
Loss loans provisions/total credits (%)	<b>X</b>	6,85%	6,97%	6,58%
Deposits by individuals and legal entities/total assets (%)	<b>X</b>	60,30%	61,60%	63,62%
Return on assets (%)	<b>X</b>	1,61%	1,69%	2,07%
Return on equity (%)	<b>X</b>	6,38%	6,95%	8,74%
Net interest margin (%)	<b>X</b>	8,22%	7,31%	7,26%
Efficiency ratio (%)	<b>X</b>	118,61%	121,57%	126,91%

First-Deputy Chairman of Administrative Board  
 Executor and phone number R. Culinschi (tel.25-63-42)  
 Date 15 October 2013



N. Dorin