

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	755.474	795.268
Tier 1 Capital	200000 th. MDL	761.151	755.475	795.269
Tier 2 Capital	X	-	-	-
Risk Weighted Capital Adequacy Ratio (%)	16%	27.53%	24.05%	23.31%
Long-Term Liquidity Ratio (P I)	max 1,00	0.53	0.55	0.58
Long-Term Assets	X	773.608	813.044	871.709
Financial Resources	X	1.447.758	1.468.096	1.515.143
Current Liquidity Ratio (P II)	min 20%	36.33%	33.27%	32.55%
Liquid Assets	X	1.621.188	1.592.401	1.651.725
Total Assets	X	4.462.690	4.785.826	5.073.761
Interest-bearing assets/total assets (%)	X	81.17%	86.67%	86.35%
Total amount of "large" exposures (th. MDL)	X	491.969	709.215	632.384
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	82.134	89.167
Past due and non-accrual of interest loans (th. MDL)	X	111.644	137.411	139.784
Unfavorable loans (substandard, doubtful and loss) (th. MDL)	X	140.130	209.129	188.202
Total credits/total assets (%)	X	61.71%	64.74%	63.66%
Total unfavorable credits/total assets (%)	X	3.14%	4.37%	3.71%
Total unfavorable credits/total credits (%)	X	5.09%	6.75%	5.83%
Loss loans provisions/total credits (%)	X	3.30%	3.23%	3.27%
Deposits by individuals and legal entities/total assets (%)	X	66.18%	68.77%	67.86%
Return on assets (%)	X	1.86%	1.94%	2.23%
Return on equity (%)	X	8.13%	9.77%	11.41%
Net interest margin (%)	X	7.13%	6.41%	6.40%
Efficiency ratio (%)	X	123.61%	128.33%	133.49%

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

First-Deputy Chairman of Administrative Board
 Executor and phone number R. Culinski (tel.022 812-342)
 Date 17.10.2014



N. Dorin