MOBIAS BANCA

Information on financial activity of
BC "MOBIASBANCA - Groupe Societe Generale" S.A. for the IVth quarter 2013

Indicators	*Normative*	*De facto*		
		year-end preceding the current period	*quarter preceding the current period*	*current quarter*
Total Normative Capital (TNC) (th. MDL):	**X**	694.966	742.976	756.842
Tier 1 Capital	**200000 th. MDL**	694.967	742.977	756.843
Tier 2 Capital	**X**	-	-	-
Risk Weighted Capital Adequacy Ratio (%)	**16%**	40,51%	37,62%	34,62%
Long-Term Liquidity Ratio (P I)	**max 1,00**	0,46	0,52	0,53
Long-Term Assets	**X**	593.969	727.451	765.608
Financial Resources	**X**	1.281.558	1.398.661	1.443.450
Current Liquidity Ratio (P II)	**min 20%**	32,63%	34,42%	36,32%
Liquid Assets	**X**	1.164.765	1.371.598	1.621.188
Total Assets	**X**	3.570.082	3.985.465	4.463.199
Interest-bearing assets/total assets (%)	**X**	89,37%	81,22%	81,17%
Total amount of "large" exposures (th. MDL)	**X**	455.173	292.398	491.969
Total amount of bank exposures towards affiliated persons and/or groups of persons acting together with the bank's affiliated persons (th. MDL)	**X**	30.721	83.911	74.743
Past due and non-accrual of interest loans (th. MDL)	**X**	130.010	136.007	118.221
Unfavorable loans (substandard, doubtful and loss) (th. MDL)	**X**	138.381	148.310	146.707
Total credits/total assets (%)	**X**	63,49%	63,29%	61,85%
Total unfavorable credits/total assets (%)	**X**	3,88%	3,72%	3,29%
Total unfavorable credits/total credits (%)	**X**	6,10%	5,88%	5,31%
Loss loans provisions/total credits (%)	**X**	6,85%	6,58%	6,32%
Deposits by individuals and legal entities/total assets (%)	**X**	60,30%	63,62%	65,86%
Return on assets (%)	**X**	1,61%	2,07%	1,86%
Return on equity (%)	**X**	6,38%	8,74%	8,14%
Net interest margin (%)	**X**	8,22%	7,26%	7,13%
Efficiency ratio (%)	**X**	118,61%	126,91%	123,65%

First-Deputy Chairman of Administrative Board N. Dorin
Executor and phone number R. Culinschi (tel.812-342)
Date 22.01.2014