

Information on financial activity
of BC "MOBIASBANCA – Groupe Société Générale" S.A. for the 3rd quarter of 2009

<i>Indicators</i>	<i>Normative</i>	<i>De facto</i>		
		<i>year-end preceding the current period</i>	<i>quarter preceding the current period</i>	<i>current quarter</i>
Total Regulatory Capital (th. MDL):	X	580.292	550.780	542.319
Tier 1 Capital	100000 mii lei	580.293	550.781	542.320
Tier 2 Capital	X	-	-	-
Capital Adequacy Ratio (%)	12%	31,88%	34,22%	34,29%
Long-Term Liquidity Coefficient (I P)	max 1,00	0,43	0,46	0,46
Long-Term Assets	X	470.185	455.951	444.387
Financial Resources	X	1.085.369	989.352	967.683
Current Liquidity Coefficient (II P)	min 20%	39,04%	35,99%	34,44%
Liquid Assets	X	1.461.829	1.223.600	1.101.988
Total Assets	X	3.744.919	3.400.190	3.200.041
Interest-bearing assets/total assets (%)	X	84,02%	81,77%	79,18%
Total amount of "large" exposures (th. MDL)	X	392.880	448.755	444.015
Total amount of bank exposures towards affiliated people and/or groups of people who act together with the bank affiliated people (th. lei)	X	4.962	36.693	34.576
Past-due and non-cumulative credits (th. MDL)	X	123.570	270.150	268.319
Non-performing loans (substandard, doubtful and loss) (th. MDL)	X	130.101	168.489	198.865
Total credits/total assets (%)	X	59,71%	61,11%	62,08%
Total non-performing loans/total assets (%)	X	3,47%	4,96%	6,21%
Total non-performing loans/total credits (%)	X	5,82%	8,11%	10,01%
Loan loss provision/total credits (%)	X	5,10%	6,38%	6,91%
Retail and corporate deposits/total assets (%)	X	51,83%	56,58%	55,18%
Return on assets (%)	X	2,33%	-0,33%	0,13%
Return on equity (%)	X	14,63%	-1,92%	0,76%
Net interest margin (%)	X	6,32%	4,70%	5,11%
Efficiency index (%)	X	153,73%	118,05%	123,78%