



**Information on financial activity of
BC "MOBIASBANCA - Groupe Societe Generale" S.A. for the III quarter of 2012**

Indicators	Normative	De facto		
		year-end preceding the current period	quarter preceding the current period	current quarter
Total Normative Capital (TNC) (th. MDL):	X	652.950	652.052	689.574
Tier 1 Capital	150000 th. MDL	652.951	652.053	689.575
Tier 2 Capital	X	-	-	-
Risk Weighted Capital Adequacy Ratio (%)	16%	48,26%	45,28%	44,50%
Long-Term Liquidity Ratio (P I)	max 1,00	0,47	0,44	0,50
Long-Term Assets	X	490.333	497.417	597.673
Financial Resources	X	1.043.812	1.133.929	1.187.783
Current Liquidity Ratio (P II)	min 20%	38,03%	37,32%	35,56%
Liquid Assets	X	1.109.525	1.212.604	1.195.566
Total Assets	X	2.917.253	3.249.228	3.361.657
Interest-bearing assets/total assets (%)	X	84,33%	78,02%	81,25%
Total amount of "large" exposures (th. MDL)	X	234.839	154.341	231.686
Total amount of bank exposures towards affiliated persons and/or groups of persons acting together with the bank's affiliated persons (th. MDL)	X	27.380	27.551	28.026
Past due and non-accrual of interest loans (th. MDL)	X	69.679	126.918	124.695
Unfavorable loans (substandard, doubtful and loss) (th. MDL)	X	64.328	221.580	168.917
Total credits/total assets (%)	X	57,75%	58,90%	61,43%
Total unfavorable credits/total assets (%)	X	2,21%	6,82%	5,02%
Total unfavorable credits/total credits (%)	X	3,82%	11,58%	8,18%
Loss loans provisions/total credits (%)	X	4,14%	9,16%	8,22%
Deposits by individuals and legal entities/total assets (%)	X	64,70%	60,88%	61,09%
Return on assets (%)	X	2,40%	1,86%	2,09%
Return on equity (%)	X	10,03%	7,15%	8,15%
Net interest margin (%)	X	9,00%	8,86%	8,58%
Efficiency ratio (%)	X	128,89%	130,96%	137,17%

Signatures

First-Deputy Chairman of Administrative Board Nicolae Dorin

Executor and phone number R.Culinschi

Date 24 Octombrie 2012

