

Information concerning the financial activity

of CB "Mobiasbanca" SA

for the II trimester 2005

<i>Indicators name</i>	<i>Normative</i>	<i>De facto</i>		
		<i>end of the year previous reporting year</i>	<i>trimester previous reporting trimester</i>	<i>reporting trimester</i>
Total normative capital (TNC) (thousand lei):	X	160.574	179.830	184.871
Capital of I level		160.574	179.830	184.873
Capital of II level	X			
Risk-weighted capital adequacy (%)	12%	31,83%	34,19%	33,54%
Factor of long-term liquidity (P I)		0,50	0,54	0,52
Long-term assets	X	110.816	131.582	130.066
Financial resources	X	223.176	241.823	249.389
Current liquidity ratio (P II)		31,28	33,83	33,22
Liquid assets	X	255.303	298.828	310.604
Total assets	X	816.218	883.338	935.061
Assets generating of interests/total assets (%)	X	79,94%	83,23%	84,18%
Total value of "large" credits (thousand lei)	X	16.339	0	0
Past-due and non-cumulative credits (thousand lei)	X	4.880	7.567	7.760
Unfavorable (substandard, doubtful and compromised) credits (thousand lei)	X	77.659	33.740	29.591
Total credits/ total assets (%)	X	61,21%	59,44%	60,80%
Total unfavorable credits/ total assets (%)	X	9,51%	3,82%	3,16%
Total unfavorable credits/ total credits (%)	X	15,54%	6,43%	5,20%
Reductions for credits losses/ total credits (%)	X	7,58%	5,41%	5,93%
Deposits of individuals and legal entities/ total assets (%)	X	58,41%	60,72%	65,64%
Return on Assets (%)	X	4,75%	9,14%	5,56%
Return on Equity (%)	X	19,89%	42,38%	26,15%
Net interest margin (%)	X	9,19%	7,26%	7,05%
Efficiency indices (%)	X	225,30%	192,01%	186,07%

Head of the bank _____

Executor and telefon number ___Culinschi Rodica

Drawing up date ___The 19th of July 2005

N. Dorin Chairman of the Administrative Board

25-63-35