



Information on financial activity of CB "Mobiasbanca" S.A.

BC "MOBIASBANCA - Groupe Societe Generale" S.A. for the IIIrd quarter of 2008

<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):	<b>X</b>	345.853	390.046	579.259
Tier 1 Capital	<b>100000</b>	345.855	390.047	579.258
Tier 2 Capital	<b>X</b>	0,00	0	-
Capital Adequacy Ratio (%)	<b>12%</b>	23,90%	26,14%	31,68%
Long-Term Liquidity Coefficient (I P)	<b>max 1,00</b>	0,79	0,58	0,38
Long-Term Assets	<b>X</b>	553.998	470.534	421.987
Financial Resources	<b>X</b>	701.745	805.849	1.099.856
Current Liquidity Coefficient (II P)	<b>min 20%</b>	37,50%	38,45%	36,75%
Liquid Assets	<b>X</b>	977.551	1.168.484	1.375.913
Total Assets	<b>X</b>	2.606.700	3.039.128	3.743.689
Interest-bearing assets/total assets (%)	<b>X</b>	86,07%	89,48%	86,67%
Total amount of "large" exposures (th. MDL)	<b>X</b>	248.819	245.761	393.520
Total amount of bank exposures towards affiliated people and/or groups of people who act together with the bank affiliated people (th. lei)	<b>X</b>	6.734	7.279	8.262
Past-due and non-cumulative credits (th. MDL)	<b>X</b>	88.754	88.471	140.327
Non-performing loans (substandard, doubtful and loss) (th. MDL)	<b>X</b>	83.703	85.067	106.381
Total credits/total assets (%)	<b>X</b>	61,86%	60,10%	61,49%
Total non-performing loans/total assets (%)	<b>X</b>	3,21%	2,80%	2,84%
Total non-performing loans/total credits (%)	<b>X</b>	5,20%	4,66%	4,62%
Loan loss provision/total credits (%)	<b>X</b>	5,04%	5,03%	4,75%
Retail and corporate deposits/total assets (%)	<b>X</b>	69,54%	66,89%	52,78%
Return on assets (%)	<b>X</b>	3,98%	3,85%	3,02%
Return on equity (%)	<b>X</b>	28,81%	27,01%	19,37%
Net interest margin (%)	<b>X</b>	7,58%	7,03%	6,80%
Efficiency index (%)	<b>X</b>	196,51%	167,80%	167,17%