



**Information on financial activity of  
BC "MOBIASBANCA - Groupe Societe Generale" S.A. for the IV quarter of 2011**

<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 Normative Capital (TNC) (th. MDL):	<b>X</b>	567.580	631.801	652.848
Tier 1 Capital	<b>100000 th. MDL</b>	567.581	631.802	652.849
Tier 2 Capital	<b>X</b>	-	-	-
Risk Weighted Capital Adequacy Ratio (%)	<b>12%</b>	46,87%	49,70%	48,25%
Long-Term Liquidity Ratio (P I)	<b>max 1,00</b>	0,48	0,45	0,47
Long-Term Assets	<b>X</b>	428.398	434.188	490.333
Financial Resources	<b>X</b>	890.980	968.494	1.043.710
Current Liquidity Ratio (P II)	<b>min 20%</b>	44,79%	41,94%	38,03%
Liquid Assets	<b>X</b>	1.287.526	1.259.339	1.109.525
Total Assets	<b>X</b>	2.874.297	3.003.053	2.917.257
Interest-bearing assets/total assets (%)	<b>X</b>	81,91%	77,32%	84,33%
Total amount of "large" exposures (th. MDL)	<b>X</b>	162.195	243.577	234.839
Total amount of bank exposures towards affiliated persons and/or groups of persons acting together with the bank's affiliated persons (th. MDL)	<b>X</b>	16.125	28.986	27.380
Past due and non-accrual of interest loans (th. MDL)	<b>X</b>	170.477	50.939	69.679
Unfavorable loans (substandard, doubtful and loss) (th. MDL)	<b>X</b>	169.196	54.756	64.328
Total credits/total assets (%)	<b>X</b>	53,03%	53,22%	57,75%
Total unfavorable credits/total assets (%)	<b>X</b>	5,89%	1,82%	2,21%
Total unfavorable credits/total credits (%)	<b>X</b>	11,10%	3,43%	3,82%
Loss loans provisions/total credits (%)	<b>X</b>	10,56%	3,85%	4,14%
Deposits by individuals and legal entities/total assets (%)	<b>X</b>	67,98%	68,02%	64,70%
Return on assets (%)	<b>X</b>	1,00%	2,42%	2,39%
Return on equity (%)	<b>X</b>	4,43%	10,18%	10,01%
Net interest margin (%)	<b>X</b>	8,26%	8,75%	9,00%
Efficiency ratio (%)	<b>X</b>	130,98%	131,81%	128,84%

Signatures

Chief \_\_\_\_\_

Executor and phone number     R. Culinschi 25-63-42

Date     23.01.2012

N. Dorin

25-63-49

First-Deputy Chairman of Administrative Board