

<b>Information on the financial activity of CB "Victoriabank" JSC</b>				
<b>3rd quarter, 2007</b>				
<b>Name of indicators</b>	<b>Set requirements</b>	<b>De facto</b>		
		<b>end of the previous year</b>	<b>previous quarter</b>	<b>current quarter</b>
Total share capital (TSC), license "C" (thousand lei):	X	372.765	457.497	504.763
Capital of 1st degree	min. 150 mil.lei	372.765	457.497	504.763
Capital of 2nd degree	X	0	0	0
Sufficiency of capital compared to risk (%)	min. 12%	22,00	23,16	23,87
Long term liquidity coefficient (PI) :	max. 1	0,63	0,72	0,76
Long term assets (thousand lei)	X	385.516	580.232	685.017
Financial resources (thousand lei)	X	607.299	810.926	897.014
Current liquidity coefficient (PII) :	min. 20%	35,69	31,48	32,20
Liquid assets (thousand lei)	X	936.431	1.018.579	1.173.933
Total assets (thousand lei)	X	2.623.991	3.235.506	3.646.001
Interest bearing assets / Total assets (%)	X	85,26	85,01	86,80
Total value of "big" exposures ( thousand lei )	X	291.080	533.350	497.543
Total amount of bank's exposures towards affiliated persons and/or groups of persons who act together with bank's affiliated persons	X	168.842	228.527	226.802
Expired loans and non-accumulating loans (thousand lei)	X	71.155	78.734	27.107
Bad loans (substandard, doubtful and compromised) ( thousand lei )	X	92.307	58.601	100.598
Total loans/ total assets (%)	X	58,65	63,20	63,54
Total bad loans / total assets (%)	X	3,52	1,81	2,76
Total bad loans/ total loans (%)	X	6,00	2,87	4,34
Discounts for losses on loans / total loans (%)	X	5,92	4,31	4,53
Deposits of individuals and legal entities / total assets (%)	X	75,70	77,88	79,05
Assets profitability (%)	X	4,72	5,70	5,60
Share capital profitability (%)	X	34,16	39,70	39,21
Net interest margin (%)	X	6,22	6,74	6,76
Efficiency index (%)	X	222,87	254,60	271,36

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