

Information on the financial activity of CB "Victoriabank" JSC				
4th quarter, 2007				
Name of indicators	Set requirements	De facto		
		end of the previous year	previous quarter	current quarter
Total share capital (TSC), license "C" (thousand lei)	X	372.765	504.763	552.150
Capital of 1st degree	min. 150 mil.lei	372.765	504.763	552.150
Capital of 2nd degree	X	0	0	0
Sufficiency of capital compared to risk (%)	min. 12%	22,00	23,87	24,23
Long term liquidity coefficient (PI) :	max. 1	0,63	0,76	0,74
Long term assets (thousand lei)	X	385.516	685.017	839.090
Financial resources (thousand lei)	X	607.299	897.014	1.138.630
Current liquidity coefficient (PII) :	min. 20%	35,69	32,20	27,69
Liquid assets (thousand lei)	X	936.431	1.173.933	1.137.329
Total assets (thousand lei)	X	2.623.991	3.646.001	4.106.942
Interest bearing assets / Total assets (%)	X	85,26	86,80	86,82
Total value of "big" exposures (thousand lei)	X	291.080	497.543	567.688
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	226.802	224.068
Expired loans and non-accumulating loans (thousand lei)	X	71.155	27.107	18.451
Bad loans (substandard, doubtful and compromised) (thousand lei)	X	92.307	100.598	107.002
Total loans/ total assets (%)	X	58,65	63,54	68,79
Total bad loans / total assets (%)	X	3,52	2,76	2,61
Total bad loans/ total loans (%)	X	6,00	4,34	3,79
Discounts for losses on loans / total loans (%)	X	5,92	4,53	4,03
Deposits of individuals and legal entities / total assets (%)	X	75,70	79,05	80,89
Assets profitability (%)	X	4,72	5,60	5,36
Share capital profitability (%)	X	34,16	39,21	38,05
Net interest margin (%)	X	6,22	6,76	6,86
Efficiency index (%)	X	222,87	271,36	248,53

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