

**ECONOMIC AND FINANCIAL RATIOS AS AT 30.09.2018**

<b>Name of ratio</b>	<b>Computing method</b>	<b>30.09.2018</b>
1. Current liquidity ratio	Current assets/current liabilities	109.38%
2. Indebtedness ratio	Borrowed capital/shareholders' equity*100 Borrowed capital/capital employed*100	35.72% 34.35%
3. Accounts receivable turnover rate	Average client balance/Turnover*365	n/a
4. Fixed assets turnover rate	Turnover/Fixed assets	1.52

Note: Point 3 "average client balance" does not apply to financial banking institutions.

**DEPUTY CEO**  
**GEORGE CĂLINESCU**



**FINANCIAL REPORTING MANAGER**  
**MIRCEA ȘTEFĂNESCU**

