

**BALANCE SHEET**  
**As of 30 September 2008**

ASSETS	Code position	Note	Financial year	
			precedent	closed
A	B		1	2
Cash and balances at central banks	010		2.957.190.576	3.410.027.922
Public instruments and other securities accepted for refinancing by central banks	020		401.678.051	539.676.548
- Treasury bills and assimilated values	023		401.678.051	539.676.548
- Other securities accepted for refinancing by central banks	026		0	0
Receivables from credit institutions	030		1.234.799.044	305.916.945
- sight	033		235.091.896	68.916.945
- other receivables	036		999.707.148	237.000.000
Receivables from clients	040		8.561.897.542	11.421.220.896
Bonds and other securities with flat income	050		73.592.189	70.160.929
- issued by public bodies	053		899.173	873.510
- issued by others, of which	056		72.693.016	69.287.419
- own bonds	058		0	0
Shares and other securities with variable income	060		105.040.012	74.981.466
Participating interests, of which:	070		55.058.750	43.900.000
- participations in credit institutions	075		0	0
Shares in related companies, of which:	080		91.908.288	121.716.690
- shares in credit institutions	085		0	0
Intangible assets, of which:	090		7.396.855	5.724.480
- incorporation expenses	093		0	0
- goodwill	096		0	0
Tangible assets, of which:	100		278.250.173	327.450.701
- lands and buildings	105		141.679.473	168.457.694
Called up and unpaid capital	110		0	0
Other assets	120		8.314.349	10.784.068
Prepayments and accrued income	130		100.882.507	137.653.552
Total assets	140		13.876.008.336	16.469.214.197

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			precedent	enugf
A	B	C	1	2
Debts to credit institutions	300		1.495.802.128	1.478.123.376
- sight	303		98.502.511	229.985.320
- term	306		1.397.299.617	1.248.138.056
Due to clients	310		10.586.000.288	12.627.271.454
- deposits, of which:	313		7.389.178.178	9.798.821.165
- sight	314		0	463.792.626
- term	315		7.389.178.178	9.335.028.539
- other debts, of which:	316		3.196.822.110	2.828.450.289
- sight	317		2.984.761.064	2.546.112.134
- term	318		212.061.046	282.338.155
Debts relating to securities	320		0	0
- interbank securities, bonds, negotiable debts securities	323		0	0
- other securities	326		0	0
Other liabilities	330		76.156.045	75.369.986
Accruals and deferred incomes	340		237.785.640	294.005.188
Provisions, of which:	350		0	0
- provisions for pensions and similar obligations	353		0	0
- provisions for taxes	355		0	0
- other provisions	356		0	0
Subordinated debts	360		270.358.032	280.809.916
Called up share capital	370		611.079.770	1.059.696.183
Share premium	380		98.601.649	76.565.608
Reserves	390		153.816.439	153.816.439
- legal reserves	392		73.432.796	73.432.796
- statutory or contractual reserves	394		0	0
- reserves for baning risks	396		77.892.714	77.892.714
- mutual help reserves	397		0	0
- mutual guarantee reserves	398		0	0
- other reserves	399		2.490.929	2.490.929
Reevaluation reserves	400		26.896.101	26.722.427

Own shares (-)	410		0	0
Retained earnings				
- Profit	423		51.468	208.360
- Loss	426		0	0
Result of the financial year				
- Profit	433		339.971.436	396.625.260
- Loss	436		0	0
Profit distribution	440		20.510.660	0
<b>Total liabilities</b>	450		13.876.008.336	16.469.214.197

OFF BALANCE ITEMS	Code position	Note	Financial year	
			precedent	closed
A	B		1	2
Contingent liabilities, of which:	600		970.456.173	1.268.191.060
- acceptances and endorsements	603		436.906.807	671.723.171
- guarantees and pledged assets	606		533.549.366	596.467.889
Commitments, of which:	610		1.529.281.844	1.720.452.534
- sale commitments with resell possibility	615		0	0

ADMINISTRATOR,  
(CEO)  
Name, surname, signature and stamp

**GENERAL MANAGER  
ROBERT REKKERS**

HEAD OF FINANCIAL-ACCOUNTING DEPARTMENT

Name, surname, and signature

**HEAD OF ACCOUNTANCY  
MARIA MOLDOVAN**