

Balance sheet
as of 31 December 2006

- RON -

Assets	Code position	Note	Financial exercise	
			precedent	closed
A	B		1	2
Cash and balances at central banks	010	2	1,164,785,776	1,963,951,061
Public instruments and other securities accepted for refinancing at central banks	020	2	192,408,248	36,540,000
- public instruments and assimilated values	023	2	192,408,248	36,540,000
- other securities accepted for refinancing at central banks	026		0	0
Receivables over credit institutions	030	2	231,787,844	668,513,677
- sight	033	2	153,624,065	235,467,727
- other receivables	036	2	78,163,779	433,045,950
Receivables over clients	040	3	2,963,737,420	4,893,129,822
Bonds and other securities with flat income	050	4	4,450,500	8,549,150
- issued by public bodies	053	4	4,450,500	950,500
- by other issuers, of which:	056	4	0	7,598,650
- own bonds	058		0	0
Shares and other securities with variable income	060	4	56,439,066	79,684,361
Participations, of which:	070	4	16,003,600	19,203,600
- participations in credit institutions	075		0	0
Interests in associate undertakings, of which:	080	4	85,671,762	102,747,799
- shares in credit institutions	085		0	0
Intangible assets, of which:	090	5	11,708,575	9,056,208
- start up expenses	093		254	0
- goodwill	096		0	0
Tangible assets, of which:	100	5	156,157,427	214,212,362
- lands and buildings used in own activity	105		67,282,139	89,281,944
Unpaid subscribed capital	110		0	0
Other assets	120	2	15,387,472	30,993,186
Prepayments and accrued income	130	2	33,601,287	59,288,186
Total assets	140		4,932,138,977	8,085,869,412

RTGUGF P VGNGEQP URNWNWF G'CF O P RVT CVIG
<CF 5 7 CF 7 = 6

DIRECTOR FINANCIAR
.....MARIA MOLDOVAN

**Balance sheet as of
31 December 2006**

- RON -

Liabilities	Code position	Note	Financial exercise	
			precedent	closed
A	B	C	1	2
Debts to credit institutions	300	2	844,283,643	1,171,841,932
- sight	303	2	194,016,854	134,915,558
- time	306	2	650,266,789	1,036,926,374
Due to clients	310	2	3,480,073,731	5,820,179,624
- Deposits, of which :	313	2	2,304,382,205	3,917,708,408
-sight	314	2	0	0
-time	315	2	2,304,382,205	3,917,708,408
- Other debts , of which :	316	2	1,175,691,526	1,902,471,216
- sight	317	2	1,083,363,676	1,755,868,762
- time	318	2	92,327,850	146,602,454
Debts relating to securities	320	3	101,035	23,672
- securities on the interbank market, bonds, negotiable debt securities	323		0	0
-other securities	326		101,035	23,672
Other liabilities	330	2	7,636,457	11,763,056
Accruals and deferred income	340	2	61,870,193	120,662,564
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 liabilities	360	3	74,897,980	259,337,848
Called up share capital	370	6	236,733,000	393,354,862
Share premium account	380		40,071,451	94,198,940
Reserves	390	2	176,575,689	132,524,000
- legal reserves	392	2	47,346,600	52,922,136
- statutory or contractual reserves	394		0	0
- reserves for banking risks	396	2	47,292,956	77,892,714
- mutual help reserve	397		0	0
- mutual guarantee reserve	398		0	0
- other reserves	399	2	81,936,133	1,709,150
Revaluation reserves	400	2	9,855,732	9,855,414
Own shares (-)	410	6	0	-11,950,000
Retained earnings				
- Profit	423		40,066	84,077,500
- Loss	426		0	0
Result of the financial exercise				
- Profit	433	7	99,703,588	120,212,410
-Loss	436		0	0
Profit distribution	440	7	99,703,588	120,212,410
Total liabilities	450		4,932,138,977	8,085,869,412

RTGUGF R VGNGEQP URNWNWKF G'CF O R RVMTCVIG
<CF-5'7-CF7-6

DIRECTOR FINANCIAR
"MARIA MOLDOVAN

BALANCE SHEET
as of 31 December 2006

- RON -

OFF BALANCE ITEMS	Cod pozitie	Note	Financial exercise	
			precedent	closed
A	B		1	2
Contingent liabilities, of which :	600	13	413,011,519	563,235,223
- acceptances and endorsements	603	13	187,228,461	236,867,847
- guarantees and pledged assets	606	13	225,783,058	326,367,376
Commitments, of which :	610	13	455,221,131	1,007,377,414
- commitments arising out of sale and option relating to resell transactions	615		0	0

RTGUGF R VGNG'EQP URNWNWF G'CF O R RVT CVIG
<CF-5 7 -CF7-6

DIRECTOR FINANCIAR
""MARIA MOLDOVAN