

**STATEMENT ON ASSETS, LIABILITIES AND OWN EQUITIES  
AS AT 30 SEPTEMBER 2009**

- RON -

**Balance at**

ASSETS	Position code	Beginning of year	End of period
A	B	1	2
Cash and current accounts with the Central Bank	010	3,677,843,293	2,899,399,723
Public bonds and other securities accepted for refinancing with the Central Bank	020	751,465,371	2,058,919,501
- public bonds and assimilated	023	751,465,371	2,058,919,501
- other securities accepted for refinancing with the Central Bank	026	0	0
Due from credit institutions	030	800,646,117	1,204,758,172
- on demand	033	139,434,107	431,499,017
- others	036	661,212,010	773,259,155
Due from clients	040	11,008,509,004	11,141,434,696
Bonds and other securities with fixed revenue	050	68,937,476	113,260,578
- issued by public institutions	053	847,846	48,127,620
- issued by other issuers, of which:	056	68,089,630	65,132,958
- own bonds	058	0	0
Shares and other securities with variable revenues	060	53,126,515	90,205,490
Participations, of which:	070	43,900,000	13,000,000
- in credit institutions	075	0	0
Shares in related parties, of which:	080	122,985,406	126,388,037
- Shares in credit institutions	085	0	0
Intangible assets, of which:	090	12,773,193	11,213,355
- set-up costs	093	0	0
- goodwill, if acquired for good and valuable consideration	096	0	0
Tangible assets, of which:	100	320,617,703	283,985,430
-land and buildings for own activity purposes	105	167,959,796	192,104,286
Subscribed and not paid share capital	110	0	0
Other assets	120	11,715,770	66,732,661
Prepaid expenses and engaged revenues	130	141,782,931	237,184,069
<b>Total assets</b>	<b>140</b>	<b>17,014,302,779</b>	<b>18,246,481,712</b>

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**Balance at**

LIABILITIES	Position code	Beginning of year	End of period
A	B	1	2
Due to credit institutions	300	2,298,825,405	1,739,171,246
- on demand	303	85,294,248	150,609,914
- at term	306	2,213,531,157	1,588,561,332
Due to customers	310	12,348,114,044	14,188,003,135
- deposits, of which:	313	9,890,661,362	11,945,650,639

- on demand	314	392,290,038	265,065,885
- at term	315	9,498,371,324	11,680,584,754
- other debts, of which:	316	2,457,452,682	2,242,352,496
- on demand	317	2,165,880,806	1,953,067,526
- at term	318	291,571,876	289,284,970
Debts made by securities	320	0	0
- securities on the interbanking market, bonds, outstanding negotiable debt securities	323	0	0
- other securities	326	0	0
Other liabilities	330	47,138,691	24,760,092
Deferred income and engaged debts	340	305,272,426	280,196,005
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	301,124,296	314,504,372
Subscribed share capital	370	1,059,696,183	1,059,696,183
Capital premiums	380	76,565,608	76,565,608
Reserves	390	176,981,659	500,404,560
- legal reserves	392	96,598,016	96,598,016
- statutory or contractual reserves	394	0	0
- reserves for banking risks	396	77,892,714	77,892,714
- reserve for mutual aid	397	0	0
- mutual guarantee reserve	398	0	0
- other reserves	399	2,490,929	325,913,830
Revaluation reserves	400	26,687,156	25,477,499
Own shares (-)	410	0	-12,165,898
Carried forward result			
- Profit	423	209,416	1,591,028
- Loss	426	0	0
Result of the financial year			
- Profit	433	396,853,115	48,277,882
- Loss	436	0	0
Profit allocation (-)	440	23,165,220	0
<b>Total liabilities</b>	<b>450</b>	<b>17,014,302,779</b>	<b>18,246,481,712</b>

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Balance at			
OFF-BALANCE SHEET ITEMS	Position code	Beginning of year	End of period
A	B	1	2
Contingent liabilities, of which:	600	1,246,947,823	1,045,730,505
- acceptances and endorsements	603	683,519,782	758,398,870
- collaterals and pledged assets	606	563,428,041	287,331,635
Commitments, of which:	610	1,800,552,262	1,806,624,907
- commitments of sale transactions with repurchase option	615	0	0

**ADMINISTRATOR,  
ROBERT REKKERS**

**CFO  
MARIA MOLDOVAN**

**PROFIT AND LOSS ACCOUNT  
AS AT 30 SEPTEMBER 2009**

- RON -

Ratio	Position code	Results in the reported period	
		previous	current
A	B	1	2
Interest income and assimilated, out of which	010	1,061,514,403	1,582,572,452
- bonds and other fixed income securities	015	34,285,362	217,937,618
Interest expenses and assimilated	020	624,135,521	1,069,671,110
Securities income, of which	030	19,479,196	1,976,321
- incomes from shares and other variable income securities	033	687,993	610,305
- income from equity interests	035	0	0
- income from investment in associates	037	18,791,203	1,366,016
Commission income	040	296,312,319	293,623,003
Commission expenses	050	29,620,930	30,690,822
Net profit / loss on financial operations	060	20,572,569	142,818,609
Other operating income	070	9,851,689	9,483,810
General administrative expenses	080	478,336,097	440,654,161
- Staff expenses, of which:	083	278,197,398	251,129,271
- Salaries	084	215,036,032	195,382,963

- Social security, out of which:	085	58,721,189	53,533,690
- pension contributions	086	40,542,694	38,759,787
- Other administrative expenses	087	200,138,699	189,524,890
Adjustments of tangible and intangible assets	090	42,463,739	46,526,848
Other operating expenses	100	13,353,790	25,186,609
Adjustments of receivables and provisions for contingent liabilities and commitments	110	184,174,706	683,067,999
Reversals from adjustments of receivables and provisions for contingent liabilities and commitments	120	160,774,476	324,614,445
Adjustments of transferable securities - non-current financial assets, equity interests and shares in associated companies	130	958,600	0
Reversals from adjustments on transferable securities - non-current financial assets, equity interests and shares in associated companies	140	274,396,141	13,793,000
Result of current business			
- Profit	153	469,857,410	73,084,091
- Loss	156	0	0
Extraordinary income	160	0	0
Extraordinary expenses	170	0	0
Extraordinary activity result			
- Profit	183	0	0
- Loss	186	0	0
Total incomes	190	2,925,596,479	3,705,404,319
Total expenses	200	2,455,739,069	3,632,320,228
Gross income			
- Profit	213	469,857,410	73,084,091
- Loss	216	0	0
Corporate tax	220	73,231,208	24,806,209
Other taxes not specified above	230	0	0
Net income of the financial year			
- Profit	243	396,626,202	48,277,882
- Loss	246	0	0

**ADMINISTRATOR,  
ROBERT REKKERS**

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