

**PROFIT AND LOSS ACCOUNT**  
as at 30 June 2010

Ratio	Code position	Results	
		previous	current
A	B	1	2
Interest income and related, of which:	010	1,061,165,454	946,889,191
- bonds and other fixed income securities	015	139,489,088	119,856,145
Interest expenses and related	020	761,472,172	455,739,067
Securities income, of which	030	1,107,650	3,474,044
- Income from shares and other variable income securities	033	6,841	94,430
- Income from investments in associates	037	1,100,809	3,379,614
Commission income	040	192,495,046	194,510,070
Commission expenses	050	20,019,046	20,175,431
Net profit/loss from financial operations	060	90,847,287	47,856,301
Other operating income	070	7,206,568	9,021,014
General administrative expenses	080	291,797,342	291,093,547
- Staff expenses, of which:	083	164,023,160	164,543,812
- Salaries	084	127,691,089	127,503,094
- Social security, out of which:	085	34,852,133	35,185,320
- pension contribution	086	25,113,820	25,626,848
- other administrative expenses	087	127,774,182	126,549,735
Adjustments of tangible and intangible assets	090	31,456,204	28,007,837
Other operating income	100	15,436,126	16,643,661
Adjustments of receivables and provisions for contingent liabilities and	110	363,582,621	618,628,781
Restatements from adjustments of receivables and provisions for contingent	120	142,010,457	288,566,643
Adjustments of transferrable securities (financial assets), participations and shares in related companies companies	130	0	44
Result for the financial year			
- Profit	153	11,068,951	60,028,895
Total income	190	2,674,242,936	2,751,093,727
Total expenses	200	2,663,173,985	2,691,064,832
- Profit	213	11,068,951	60,028,895
Tax on profit	220	0	26,817,616
Net result of the year			
- Profit	243	11,068,951	33,211,279

ADMINISTRATOR,

ROBERT REKKERS

MARIA MOLDOVAN

CFO