

PROFIT AND LOSS ACCOUNT
as at 31 December 2009

- LEI -

Ratio	Code position	Results	
		previous	current
A	B	1	2
Interest income and related, out of which:	010	1.515.240.873	2.077.290.759
- bonds and other fixed income securities	015	49.237.973	269.388.838
Interest expenses and related	020	915.877.306	1.334.903.186
Securities income, of which	030	21.948.763	2.107.560
- Incomes from shares and other variable income securities	033	3.157.561	741.544
- Income from participations	035	0	0
- Income from investments in associates	037	18.791.202	1.366.016
Commission income	040	405.754.932	395.608.368
Comission expenses	050	43.167.988	42.552.013
Net profit/loss from financial operations	060	23.313.802	179.334.490
Other operating income	070	12.782.848	16.467.874
General adminstrative expenses	080	635.865.615	582.747.467
-Staff expenses, of which:	083	361.577.525	326.089.781
- Salaries	084	280.136.321	253.347.011
- Social security, out of which:	085	76.070.846	69.734.042
- pension contribution	086	52.440.270	50.390.660
- other administrative expenses	087	274.288.090	256.657.686
Adjustments of tangible and intangible assets	090	57.876.064	61.152.209
Other operating income	100	22.826.503	39.262.041
Adjustments of receivables and provisions for contingent liabilities and commitments	110	332.255.751	1.000.839.779
Restatements from adjustments of receivables and provisions for contingent liabilities and commitments	120	225.762.046	468.135.675
Adjustments of transferrable securities (financial assets), participations and shares in related companies companies	130	958.600	5.260.000
Restatements from adjustments of transferable securities (financial assets), participations and shares in related companies	140	274.396.141	13.793.000
Result for the financial year			
- Profit	153	470.371.578	86.021.031
- 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 income	190	4.293.440.757	4.890.938.924
Total expenses	200	3.823.069.179	4.804.917.893
Gross result			
- Profit	213	470.371.578	86.021.031
- Loss	216	0	0
Tax on profit	220	73.518.463	24.085.993
Other taxes	230	0	0
Net result of the year			
- Profit	243	396.853.115	61.935.038
- Loss	246	0	0

ADMINISTRATOR,

ROBERT REKKERS

CFO

MARIA MOLDOVAN