



Annex

## FINANCIAL RESULTS, 30.09.2013

BALANCE SHEET thd lei	Δ 30,09,2013 Vs31,12, 2012		
	30-Sept -13	31-Dec-12	
Cash and cash equivalents	4,528,232	5,576,290	0.81
Placements with banks	1,068,170	1,304,788	0.82
Loans and receivables - securities	77,599	78,326	0.99
Financial assets through profit and loss and derivatives	10,625	39,179	0.27
Loans and advances to customers - net	16,062,181	15,457,481	1.04
-Loans and advances to customers - gross	18,416,623	17,568,485	1.05
- Loan provisions	(2,354,442)	(2,111,004)	1.12
Investment securities, available for sale	7,903,082	6,529,701	1.21
Intangible assets	79,672	80,090	0.99
Tangible assets	286,770	290,006	0.99
Equity investments	73,956	74,053	1.00
Other assets	196,405	142,130	1.38
<b>Total assets</b>	<b>30,286,692</b>	<b>29,572,044</b>	<b>1.02</b>
Deposits from banks	321,615	45,953	7.00
Deposits from customers	24,419,899	23,232,922	1.05
Loans from banks and other financial institutions	1,487,777	2,969,302	0.50
Subordinated liabilities	538,200	288,810	1.86
Deferred tax liabilities	87,240	28,228	3.09
Other liabilities	438,412	311,892	1.41
<b>Total liabilities</b>	<b>27,293,143</b>	<b>26,877,107</b>	<b>1.02</b>
<b>Equity</b>			
Share capital	2,292,937	1,989,543	1.15
Reevaluation reserves	30,066	38,125	0.79
Own shares	-	-7,752	0.00
Retained earnings	315,726	376,144	0.84
Other reserves	354,820	298,877	1.19
<b>Total equity</b>	<b>2,993,549</b>	<b>2,694,937</b>	<b>1.11</b>
<b>Total liabilities and equity</b>	<b>30,286,692</b>	<b>29,572,044</b>	<b>1.02</b>

**PROFIT AND LOSS ACCOUNT**  
*thd lei*

	<b>30-Sept -13</b>	<b>30-Sept -12</b>	<b>Δ Sept 13 vs, Sept12</b>
Interest income	1,506,024	1,506,577	1.00
Interest expenses	(694,948)	(798,066)	0.87
<b>Net interest income</b>	<b>811,076</b>	<b>708,511</b>	<b>1.14</b>
Fee and commission income	310,552	358,371	0.87
Fee and commission expenses	(51,408)	(44,125)	1.17
<b>Net fee and commission income</b>	<b>259,144</b>	<b>314,246</b>	<b>0.82</b>
Net trading income	96,529	100,912	0.96
Contribution, Deposits Guarantee Fund	(48,263)	(40,343)	1.20
Other operating income	29,239	33,870	0.86
<b>Operating income</b>	<b>1,147,725</b>	<b>1,117,196</b>	<b>1.03</b>
Personnel expenses	(312,794)	(298,203)	1.05
Depreciation and amortization	(42,144)	(35,055)	1.20
Other operating expenses	(227,746)	(228,191)	1.00
<b>Operating expenses</b>	<b>(582,684)</b>	<b>(561,449)</b>	<b>1.04</b>
Net impairment losses and credit commitments	(280,541)	(280,919)	1.00
<b>Profit before tax</b>	<b>284,500</b>	<b>274,828</b>	<b>1.04</b>
Income tax expenses	(44,262)	(9,396)	4.71
<b>Net profit</b>	<b>240,238</b>	<b>265,432</b>	<b>0.91</b>