

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

- RON -

ASSETS	Position code	Balance at	
		Beginning of year	End of period
A	B	1	2
Cash and current accounts with the Central Bank	010	3,677,843,293	3,850,706,756
Public bonds and other securities accepted for refinancing with the Central Bank	020	751,465,371	3,205,814,597
- public bonds and assimilated	023	751,465,371	3,205,814,597
- other securities accepted for refinancing with the Central Bank	026	0	0
Amounts receivable from credit institutions	030	800,646,117	432,767,434
- on demand	033	139,434,107	156,587,369
- others	036	661,212,010	276,180,065
Amounts receivable from clients	040	11,008,509,004	10,871,542,569
Bonds and other securities with fixed revenue	050	68,937,476	107,574,455
- issued by public institutions	053	847,846	33,216,367
- issued by other issuers, of which:	056	68,089,630	74,358,088
- own bonds	058	0	0
Shares and other securities with variable revenues	060	53,126,515	70,645,757
Participations, of which:	070	43,900,000	43,900,000
- in credit institutions	075	0	0
Shares in related parties, of which:	080	122,985,406	126,539,614
- Shares in credit institutions	085	0	0
Intangible assets, of which:	090	12,773,193	10,496,621
- 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	296,479,224
- land and buildings for own activity purposes	105	167,959,796	195,784,927
Subscribed and not paid share capital	110	0	0
Other assets	120	11,715,770	41,289,665
Prepaid expenses and engaged revenues	130	141,782,931	231,076,468
Total assets	140	17,014,302,779	19,288,833,160

- RON -

LIABILITIES	Position code	Balance at	
		Beginning of year	End of period
A	B	1	2
Debts to credit institutions	300	2,298,825,405	3,608,624,022
- on demand	303	85,294,248	156,306,868
- at term	306	2,213,531,157	3,452,317,154
Debts to customers	310	12,348,114,044	13,389,430,011
- deposits, of which:	313	9,890,661,362	11,117,732,674
- on demand	314	392,290,038	310,955,794
- at term	315	9,498,371,324	10,806,776,880
- other debts, of which:	316	2,457,452,682	2,271,697,337
- on demand	317	2,165,880,806	1,977,935,899
- at term	318	291,571,876	293,761,438
Debts made by securities	320	0	0
- securities on the interbanking market, bonds, outstanding negociable debt securities	323	0	0
- other securities	326	0	0
Other liabilities	330	47,138,691	33,043,416
Deferred income and engaged debts	340	305,272,426	277,514,643
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	317,586,896
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	500,409,884
- 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	325,919,154
Revaluation reserves	400	26,687,156	25,572,093
Own shares (-)	410	0	-12,165,898
Retained earnings			
- Profit	423	209,416	1,487,351
- Loss	426	0	0
Result of the financial year			
- Profit	433	396,853,115	11,068,951
- Loss	436	0	0
Profit allocation (-)	440	23,165,220	0
Total liabilities	450	17,014,302,779	19,288,833,160

- RON -

OFF-BALANCE SHEET ITEMS	Position code	Balance at	
		Beginning of year	End of period
A	B	1	2
Contingent liabilities, of which:	600	1,246,947,823	1,049,431,229
- acceptances and endorsements	603	683,519,782	675,306,789
- collaterals and pledged assets	606	563,428,041	374,124,440
Commitments, of which:	610	1,800,552,262	1,709,780,530
- commitments of sale transactions with repurchase option	615	0	0

**PROFIT AND LOSS ACCOUNT
AS AT JUNE 30, 2009**

- RON -

Name of the ratio	Position Code	Results in the reported period	
		previous	current
A	B	1	2
Interest income and assimilated, out of which	010	664,741,129	1,061,165,454
- related to bonds and other fixed income securities	015	21,793,635	139,489,088
Interest expenses and assimilated	020	380,607,052	761,472,172
Securities income, of which	030	18,893,687	1,107,650
- incomes from shares and other variable income securities	033	0	6,841
- income from equity interests	035	102,485	0
- income from investment in associates	037	18,791,202	1,100,809
Commission income	040	192,727,800	192,495,046
Commission expenses	050	18,854,661	20,019,046
Net profit / loss on financial operations	060	7,830,541	90,847,287
Other operating income	070	5,455,492	7,206,568
General administrative expenses	080	307,376,823	291,797,342
- Staff expenses, of which:	083	179,535,819	164,023,160
- Salaries	084	138,486,368	127,691,089
- Social security, out of which:	085	37,831,948	34,852,133
- pension contributions	086	26,099,200	25,113,820
- Other administrative expenses	087	127,841,004	127,774,182
Adjustments of tangible and intangible assets	090	27,621,147	31,456,204
Other operating expenses	100	7,830,860	15,436,126
Adjustments of receivables and provisions for contingent liabilities and commitments	110	120,821,204	363,582,621

Reversals from adjustments of receivables and provisions for contingent liabilities and commitments	120	104,215,455	142,010,457
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	1,679,674	0
Result of current business			
- Profit	153	131,473,431	11,068,951
- 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	1,458,180,808	2,674,242,936
Total expenses	200	1,326,707,377	2,663,173,985
Gross income			
- Profit	213	131,473,431	11,068,951
- Loss	216	0	0
Corporate tax	220	20,009,998	0
Other taxes not specified above	230	0	0
Net income of the financial year			
- Profit	243	111,463,433	11,068,951
- Loss	246	0	0