

Financial results as at September 30, 2012

BALANCE SHEET thd. LEI	30-Sept-12	31-Dec-11	Δ 30-Sept-12 vs.31-Dec-11
Cash and cash equivalents	4,558,295	4,546,532	1.00
Placements with banks	1,059,394	566,608	1.87
Loans and receivables - securities	77,593	202,819	0.38
Financial assets at fair value through profit or loss	38,734	119,521	0.32
Loans and advances to customers - net	15,526,590	14,035,290	1.11
-Loans and advances to customers - gross	17,553,869	15,694,642	1.12
- Loan provisions	2,027,279	1,659,352	1.22
Investment securities, available for sale	7,171,962	5,813,219	1.23
Investment securities, held to maturity	0	819	-
Intangible assets	74,004	69,136	1.07
Property and equipment	275,174	266,586	1.03
Equity investments	74,053	69,978	1.06
Deferred tax asset	16,683	26,974	0.62
Other assets	137,491	100,364	1.37
Total assets	29,009,973	25,817,846	1.12
Deposits from banks	265,800	251,181	1.06
Deposits from customers	22,833,173	20,280,230	1.13
Loans from banks and other financial institutions	2,671,711	2,468,988	1.08
Other subordinated liabilities	276,095	260,148	1.06
Other liabilities	324,251	237,495	1.37
Total liabilities	26,371,030	23,498,042	1.12
Shareholders' equity			
Share capital	1,989,543	1,860,159	1.07
Share premiums	0	732	-
Revaluation reserve	33,548	34,134	0.98
Own shares	-1,997	-1,904	1.05
Retained earnings	369,283	234,983	1.57
Other reserves	248,566	191,700	1.30
Total shareholders' equity	2,638,943	2,319,804	1.14
Total liabilities and shareholders' equity	29,009,973	25,817,846	1.12