

Appendix
Financial statements, 31.03.2013

| <i>Balance Sheet th RON</i> | 31-Mar -13 | 31-Dec-12 | Δ 31.03.13 Vs 31.12. 12 |
|---|-------------------|-------------------|----------------------------|
| Cash and cash equivalents | 5,525,489 | 5,576,290 | 0.99 |
| Due from banks | 1,392,763 | 1,304,788 | 1.07 |
| Loans and receivables - securities | 77,465 | 78,326 | 0.99 |
| Financial assets at fair value through profit or loss | 44,272 | 39,179 | 1.13 |
| Loans and advances to customers - net | 15,437,272 | 15,457,481 | 0.99 |
| -Loans and advances to customers - gross | 17,653,221 | 17,568,485 | 1.00 |
| - Loan provisions | 2,215,949 | 2,111,004 | 1.05 |
| Investment securities, available for sale | 7,067,260 | 6,529,701 | 1.08 |
| Intangible assets | 85,036 | 80,090 | 1.06 |
| Property and equipment | 289,527 | 290,006 | 0.99 |
| Equity investments | 74,053 | 74,053 | 1.00 |
| Other assets | 184,948 | 142,130 | 1.30 |
| Total assets | 30,178,085 | 29,572,044 | 1.02 |
| Deposits from banks | 334,449 | 45,953 | 7.28 |
| Deposits from customers | 23,982,030 | 23,232,922 | 1.03 |
| Loans from banks and other financial institutions | 2,296,185 | 2,969,302 | 0.77 |
| Other subordinated liabilities | 290,376 | 288,810 | 1.01 |
| Deferred tax liabilities | 37,111 | 28,228 | 1.31 |
| Other liabilities | 420,482 | 311,892 | 1.35 |
| Total liabilities | 27,360,633 | 26,877,107 | 1.02 |
| Shareholders' equity | | | |
| Share capital | 1,989,543 | 1,989,543 | 1.00 |
| Revaluation reserve | 38,016 | 38,125 | 0.99 |
| Own shares | -16,529 | -7,752 | 2.13 |
| Retained earnings | 461,515 | 376,144 | 1.23 |
| Other reserves | 344,907 | 298,877 | 1.15 |
| Total shareholders' equity | 2,817,452 | 2,694,937 | 1.05 |
| Total liabilities and shareholders' equity | 30,178,085 | 29,572,044 | 1.02 |