

**SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT MARCH 31, 2017**

	Bank			Group		
	31-Mar-17 <i>RON thousand</i>	31-Dec-16 <i>RON thousand</i>	Δ Mar 17 vs, December 16	31-Mar-17 <i>RON thousand</i>	31-Dec-16 <i>RON thousand</i>	Δ Mar 17 vs, December 16
ASSETS						
Cash and cash equivalents at Central Bank	4,427,992	5,293,635	(16.35)%	4,428,020	5,293,660	(16.35)%
Placements with banks	2,820,045	2,524,892	11.69%	2,878,243	2,563,815	12.26%
Loans and receivables - securities	219,988	221,690	(0.77)%	219,988	221,690	(0.77)%
Financial assets at fair value through profit and Loss	64,201	59,890	7.20%	184,332	163,520	12.73%
Loans and advances to customers- net*	28,168,728	27,209,976	3.52%	28,175,119	27,234,045	3.46%
Investment securities, available for sale	14,906,124	15,120,524	(1.42)%	14,752,788	14,993,828	(1.61)%
Investment securities, held-to-maturity	-	-	-	19,277	20,691	(6.83)%
Equity investments	136,671	136,671	-	-	-	-
Property and equipment	389,077	370,305	5.07%	585,312	558,734	4.76%
Intangible assets	77,488	78,396	(1.16)%	85,559	86,600	(1.20)%
Goodwill	-	-	-	2,774	2,774	-
Current tax assets	106,302	125,055	(15.00)%	104,109	119,103	(12.59)%
Deferred tax assets	317,120	373,940	(15.19)%	323,896	378,716	(14.48)%
Other financial assets	170,403	170,153	0.15%	189,823	194,151	(2.23)%
Other non- financial assets	84,336	84,474	(0.16)%	117,617	112,897	4.18%
Total assets	51,888,475	51,769,601	0.23%	52,066,857	51,944,224	0.24%

* at group level, it also includes the impact of the leasing activity

	Bank			Group		
	31-Mar-17	31-Dec-16	Δ Mar 17 vs, December 16	31-Mar-17	31-Dec-16	Δ Mar 17 vs, December 16
	RON thousand	RON thousand		RON thousand	RON thousand	
LIABILITIES AND EQUITY						
Deposits from banks	700,785	247,268	183.41%	700,785	247,268	183.41%
Deposits from customers	41,753,986	41,851,773	(0.23)%	41,555,608	41,681,475	(0.30)%
Loans from banks and other financial institutions	1,736,906	2,246,461	(22.68)%	1,780,273	2,304,911	(22.76)%
Other subordinated liabilities	425,702	424,111	0.38%	425,702	424,111	0.38%
Provisions for other risks and for loan commitments	510,550	506,955	0.71%	518,183	514,582	0.70%
Other financial liabilities (*)	431,057	441,158	(2.29)%	528,781	507,301	4.23%
Other non-financial liabilities	65,554	67,787	(3.29)%	117,234	111,869	4.80%
Total liabilities	45,624,540	45,785,513	(0.35)%	45,626,566	45,791,517	(0.36)%
Equity						
Share capital	3,732,549	3,732,549	-	3,732,549	3,732,549	-
Treasury shares	(44,014)	(16,546)	166.01%	(57,461)	(29,993)	91.58%
Share premiums	28,374	28,374	-	28,374	28,374	-
Retained earnings	2,032,426	1,779,244	14.23%	2,225,658	1,954,073	13.90%
Revaluation reserves	26,642	27,188	(2.01)%	25,667	26,227	(2.14)%
Reserves from available-for-sale assets	65,469	10,790	506.76%	35,298	-8,791	501.52%
Other reserves	422,489	422,489	-	432,168	432,061	0.02%
Total equity	6,263,935	5,984,088	4.68%	6,422,253	6,134,500	4.69%
Non-controlling interest	-	-	-	18,038	18,207	(0.93)%
Total liabilities and equity	51,888,475	51,769,601	0.23%	52,066,857	51,944,224	0.24%

Note: The financial information as at March 31, 2017 are not audited or revised but they are audited as at December 31, 2016.

(*) at consolidated level, it also comprises the financial debt towards fund unit holders.

**DEPUTY GENERAL DIRECTOR
GEORGE CĂLINESCU**



Banca Oamenilor Intreprinzatori

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SEPARATE AND CONSOLIDATED PROFIT AND LOSS ACCOUNT AS AT MARCH 31, 2017

	Bank			Group		
	31- Mar-17 RON thousand	31-Mar-16 RON thousand	Δ Mar 17 vs, Mar 16	31- Mar-17 RON thousand	31-Mar-16 RON thousand	Δ Mar 17 vs, Mar 16
Interest income	509,090	505,889	0.63%	526,170	518,537	1.47%
Interest expense	(52,774)	(77,330)	(31.75)%	(53,035)	(78,876)	(32.76)%
Net interest income	456,316	428,559	6.48%	473,135	439,661	7.61%
Fee and commission income	156,288	139,685	11.89%	163,799	145,634	12.47%
Fee and commission expense	(26,847)	(23,155)	15.94%	(25,089)	(21,643)	15.92%
Net fee and commission income	129,441	116,530	11.08%	138,710	123,991	11.87%
Net trading income	50,536	36,934	36.83%	61,025	31,251	95.27%
Net gain from sale of available for sale financial instruments	(19,941)	59,592	(133.46)%	(19,114)	59,493	(132.13)%
Contribution to the Banking Deposits Guarantee Fund and Resolution Fund	(49,696)	(58,191)	(14.60)%	(49,696)	(58,191)	(14.60)%
Other operating income	19,980	16,734	19.40%	43,467	25,554	70.10%
Operating income	586,636	600,158	(2.25)%	647,527	621,759	4.14%
Personnel expenses	(164,972)	(151,516)	8.88%	(175,324)	(158,296)	10.76%
Depreciation and amortization	(19,590)	(17,591)	11.36%	(27,155)	(21,901)	23.99
Other operating expenses	(115,413)	(101,720)	13.46%	(129,922)	(108,203)	20.07%
Operating expenses	(299,975)	(270,827)	10.76%	(332,401)	(288,400)	15.26%
Net income/ impairment allowance on assets, provisions for other risks and loan commitments	5,916	(60,585)	(109.76)%	310	(60,035)	(100.52)%
Profit before income tax	292,577	268,746	8.87%	315,436	273,324	15.41%
Income tax expense	(46,411)	(40,243)	15.33%	(48,504)	(42,272)	14.74%
Profit net	246,166	228,503	7.73%	266,932	231,052	15.53%

Note: The financial information as at March 31, 2017 and as at March 31, 2016 are not audited or revised.



**DEPUTY GENERAL DIRECTOR
GEORGE CALINESCU**

**FINANCIAL REPORTING MANAGER
MIRCEA ȘTEFĂNESCU**