



## FINANCIAL RESULTS, 30.09.2014

<b>BALANCE SHEET</b> <i>thd. RON</i>	<b>30-Sep-14</b>	<b>31-Dec-13</b>	<b>Δ 30.09.2014</b> <b>Vs 31.12.2013</b>
Cash and cash equivalents	4.528.815	4.101.913	10,4%
Placements with banks	1.657.695	1.666.177	-0,5%
Loans and receivables - securities	161.358	92.335	74,8%
Financial assets at fair value through profit or loss and derivatives	52.053	11.122	368,0%
Loans and advances to customers - net	17.593.296	16.667.200	5,6%
-Loans and advances to customers - gross	20.028.875	19.160.259	4,5%
- Loan provisions	(2.435.579)	(2.493.059)	-2,3%
Investment securities, available for sale	9.441.836	8.936.455	5,7%
Intangible assets	72.341	82.908	-12,7%
Tangible assets	287.846	289.046	-0,4%
Equity investments	74.856	73.956	1,2%
Other assets	176.762	144.753	22,1%
<b>Total assets</b>	<b>34.046.858</b>	<b>32.065.865</b>	<b>6,2%</b>
Deposits from banks	269.156	418.755	-35,7%
Deposits from customers	27.387.004	25.803.860	6,1%
Loans from banks and other financial institutions	2.001.589	2.067.261	-3,2%
Subordinated liabilities	331.650	337.913	-1,9%
Deferred tax liabilities	63.550	59.985	5,9%
Other liabilities	519.791	295.597	75,8%
<b>Total liabilities</b>	<b>30.572.740</b>	<b>28.983.371</b>	<b>5,5%</b>
<b>Shareholders' equity</b>			
Share capital	2.645.680	2.292.937	15,4%
Revaluation reserves	27.632	28.997	-4,7%
Own shares	-3.535	-818	332,2%
Retained earnings	414.934	430.043	-3,5%
Other reserves	389.407	331.335	17,5%
<b>Total equity</b>	<b>3.474.118</b>	<b>3.082.494</b>	<b>12,7%</b>
<b>Total liabilities and shareholders' equity</b>	<b>34.046.858</b>	<b>32.065.865</b>	<b>6,2%</b>