

## Annex

## FINANCIAL RESULTS, 31.12.2014

<b>BALANCE SHEET</b> <i>thd. RON</i>	<b>31-Dec-14</b>	<b>31-Dec-13</b>	<b>Δ 31.12.2014</b> <b>vs.31.12.2013</b>
Cash and cash equivalents	4,225,966	4,101,913	3.0%
Due from banks	2,216,105	1,666,177	33.0%
Loans and receivables - securities	162,801	92,335	76.3%
Financial assets at fair value through profit or loss and derivatives	52,311	11,122	370.3%
Loans and advances to customers - net	17,546,443	16,667,200	5.3%
-Loans and advances to customers - gross	20,019,990	19,160,259	4.5%
-Loan provisions	(2,473,547)	(2,493,059)	-0.8%
Investment securities, available for sale	10,852,865	8,936,455	21.4%
Intangible assets	70,466	82,908	-15.0%
Tangible assets	289,537	289,046	0.2%
Equity investments	74,856	73,956	1.2%
Other assets	153,936	144,753	6.3%
<b>Total assets</b>	<b>35,645,286</b>	<b>32,065,865</b>	<b>11.2%</b>
Deposits from banks	133,348	418,755	-68.2%
Deposits from customers	30,045,502	25,803,860	16.4%
Loans from banks and other financial institutions	949,053	2,067,261	-54.1%
Subordinated liabilities	394,658	337,913	16.8%
Deferred tax liabilities	44,852	59,985	-25.2%
Other liabilities	362,137	295,597	22.5%
<b>Total liabilities</b>	<b>31,929,550</b>	<b>28,983,371</b>	<b>10.2%</b>
<b>Shareholders' equity</b>			
Share capital	2,695,125	2,292,937	17.5%
Share premium	38,873	0	
Revaluation reserves	27,852	28,997	-3.9%
Own shares	-10,468	-818	1,179.7%
Retained earnings	503,123	430,043	17.0%
Other reserves	461,231	331,335	39.2%
<b>Total equity</b>	<b>3,715,736</b>	<b>3,082,494</b>	<b>20.5%</b>
<b>Total liabilities and shareholders' equity</b>	<b>35,645,286</b>	<b>32,065,865</b>	<b>11.2%</b>

## Sediul Central

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