



Annex

FINANCIAL RESULTS, 31.03.2015

BALANCE SHEET thd. RON

| | 31-Mar-15 | 31-Dec-14 | Δ 31.03.2015 Vs 31.12.2014 |
|---|-------------------|-------------------|----------------------------------|
| Cash and cash equivalents | 4,642,098 | 4,225,966 | 9.8% |
| Due from banks | 3,048,251 | 2,216,105 | 37.5% |
| Loans and receivables - securities | 161,534 | 162,801 | -0.8% |
| Financial assets at fair value through profit or loss and derivatives | 53,174 | 52,311 | 1.6% |
| Loans and advances to customers - net | 17,811,261 | 17,517,192 | 1.7% |
| -Loans and advances to customers - gross | 20,193,429 | 20,019,990 | 0.9% |
| -Loan provisions | (2,382,168) | (2,502,798) | -4.8% |
| Investment securities, available for sale | | | -10.2% |
| | 9,741,282 | 10,852,865 | |
| Intangible assets | 67,004 | 70,466 | -4.9% |
| Tangible assets | 284,433 | 289,662 | -1.8% |
| Equity investments | 74,856 | 74,856 | 0 |
| Other assets | 174,462 | 157,288 | 10.9% |
| Total assets | 36,058,355 | 35,619,512 | 1.2% |
| Deposits from banks | 71,562 | 133,348 | -46.3% |
| Deposits from customers | 30,195,800 | 30,045,502 | 0.5% |
| Loans from banks and other financial institutions | 1,054,731 | 949,053 | 11.1% |
| Subordinated liabilities | 409,820 | 394,658 | 3.8% |
| Deferred tax liabilities | 26,775 | 43,716 | -38.8% |
| Other liabilities | 548,682 | 351,274 | 56.2% |
| Total liabilities | 32,307,370 | 31,917,551 | 1.2% |
| Shareholders' equity | | | |
| Share capital | 2,695,125 | 2,695,125 | 0 |
| Share premium | 38,873 | 38,873 | 0 |
| Revaluation reserves | 27,704 | 27,852 | -0.5% |
| Own shares | -22,604 | -10,468 | 115.9% |
| Retained earnings | 641,886 | 490,160 | 31.0% |
| Other reserves | 370,001 | 460,419 | -19.6% |
| Total equity | 3,750,985 | 3,701,961 | 1.3% |
| Total liabilities and shareholders' equity | 36,058,355 | 35,619,512 | 1.2% |

PROFIT AND LOSS ACCOUNT

thd. RON

| | 31- Mar-15 | 31-Mar -14 | Δ Mar-15 vs. Mar-14 |
|--|------------------|------------------|------------------------------|
| Interest income | 384,152 | 445,205 | -13.7% |
| Interest expenses | (130,323) | (169,339) | -23.0% |
| Net interest income | 253,829 | 275,866 | -8.0% |
| Fee and commission income | 123,922 | 109,951 | 12.7% |
| Fee and commission expenses | (23,619) | (18,767) | 25.9% |
| Net fee and commission income | 100,303 | 91,184 | 10.0% |
| Net trading income | 30,204 | 26,631 | 13.4% |
| Gains (losses) on available-for-sale assets | 163,494 | 40,863 | 300.1% |
| Contribution, Deposits Guarantee Fund | (19,640) | (17,683) | 11.1% |
| Other operating income | 20,030 | 7,884 | 154.1% |
| Operating income | 548,220 | 424,745 | 29.1% |
| Personnel expenses | (118,568) | (108,234) | 9.5% |
| Depreciation and amortization | (13,197) | (14,686) | -10.1% |
| Other operating expenses | (97,079) | (76,189) | 27.4% |
| Operating expenses | (228,844) | (199,109) | 14.9% |
| Net impairment losses on assets and credit commitments | (142,189) | (102,101) | 39.3% |
| Profit before income tax | 177,187 | 123,535 | 43.4% |
| Income tax expense | (25,663) | (20,105) | 27.6% |
| Net Profit | 151,524 | 103,430 | 46.5% |

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