



## Annex

### FINANCIAL RESULTS, 30.06.2014

#### BALANCE SHEET

thd. RON	30-Jun -14	31-Dec-13	Δ 30.06.14 Vs 31.12.13
Cash and cash equivalents	3,986,259	4,101,913	-2.8%
Placements with banks	1,541,786	1,666,177	-7.5%
Loans and receivables - securities	171,070	92,335	85.3%
Financial assets at fair value through profit or loss and derivatives	52,538	11,122	372.4%
Loans and advances to customers - net	17,303,831	16,667,200	3.8%
-Loans and advances to customers - gross	19,773,371	19,160,259	3.2%
- Loan provisions	(2,469,540)	(2,493,059)	-0.9%
Investment securities, available for sale	10,193,181	8,936,455	14.1%
Intangible assets	76,158	82,908	-8.1%
Tangible assets	292,262	289,046	1.1%
Equity investments	74,856	73,956	1.2%
Other assets	206,597	144,753	42.7%
<b>Total assets</b>	<b>33,898,538</b>	<b>32,065,865</b>	<b>5.7%</b>
Deposits from banks	152,916	418,755	-63.5%
Deposits from customers	26,903,544	25,803,860	4.3%
Loans from banks and other financial institutions	2,538,320	2,067,261	22.8%
Subordinated liabilities	331,533	337,913	-1.9%
Deferred tax liabilities	92,500	59,985	54.2%
Other liabilities	444,336	295,597	50.3%
<b>Total liabilities</b>	<b>30,463,149</b>	<b>28,983,371</b>	<b>5.1%</b>
<b>Shareholders' equity</b>			
Share capital	2,645,680	2,292,937	15.4%
Revaluation reserves	27,859	28,997	-3.9%
Own shares	0	-818	-100.0%
Retained earnings	287,830	430,043	-33.1%
Other reserves	474,020	331,335	43.1%
<b>Total equity</b>	<b>3,435,389</b>	<b>3,082,494</b>	<b>11.4%</b>
<b>Total liabilities and shareholders' equity</b>	<b>33,898,538</b>	<b>32,065,865</b>	<b>5.7%</b>