



ANNEX_ Press release, July 28, 2010

H1 2010 FINANCIAL RESULTS

BALANCE SHEET (mil. lei)	31.12.2009	30.06.2010	Δ 6 M
Customer placements	12.171	13.096	1,08
Provisions	-752	- 1.098	1,46
Cash and cash equivalents	4.618	3.967	0,86
T-bills and securities	2.640	3.169	1,20
Financial assets & equity participations	433	443	1,02
Other assets	362	423	1,17
Total assets	19.472	20.000	1.03
Shareholders' equity	1.776	1.810	1,02
Subordinated debt	254	263	1,04
Due to customers	14.942	15.720	1,05
Long term borrowings	1.477	1.425	0,96
Due to banks	650	313	0,48
Other liabilities	373	469	1,26
Total Liabilities	19.472	20.000	1,03

PROFIT & LOSS ACCOUNT (mil. lei)	30.06.2009	30.06.2010	Δ YOY
Total income	571,33	725,84	1,27
Of which:			
- net interest income	299,69	491,15	1,64
- net fee and commission income	172,48	174,33	1,01
- profit from financial operations	90,85	47,86	0,53
Total expenses	338,69	335,75	0,99
Profit before provisions	232,64	390,09	1,68
Profit, gross	11,07	60,03	5,42