



Annex to the Press release
Cluj-Napoca, August 1, 2011

FINANCIAL RESULTS, H1 2011

BALANCE SHEET (mill. lei)	31.12.2010	30.06.2011	Δ H1 2011
Loans to customers	13,365	14,263	1.07
Provisions	-1,356	-1,611	1.19
Cash and cash equivalents	4,703	4,665	0.99
Investments - securities	3,935	4,293	1.09
Fixed assets and participations	467	440	0.94
Other assets	475	617	1.30
Total Assets	21,589	22,667	1.05
Shareholders' equity	1,995	2,063	1.03
Subordinated loans	257	254	0.99
Due to customers	17,219	18,258	1.06
Long term borrowings	1,249	1,070	0.86
Due to banks	485	566	1.17
Other liabilities	384	456	1.19
Total Liabilities	21,589	22,667	1.05

PROFIT AND LOSS ACCOUNT (mill. lei)	30.06.2010	30.06.2011	Δ YoY
OPERATING INCOME	725.84	746.59	1.03
Net interest income	491.15	500.87	1.02
Net commission income	174.33	176.92	1.01
Profit from financial operations	47.86	57.64	1.20
Other income	12.50	11.16	0.89
OPERATING EXPENSES	335.75	366.10	1.09
Staff expenses	164.54	173.73	1.06
Operating expenses	120.86	131.19	1.09
Advertising expenses	5.69	9.24	1.62
Amortization expenses	28.01	24.72	0.88
Other expenses	16.65	27.22	1.63
OPERATING PROFIT	390.09	380.49	0.98
Provisions, net	330.06	295.23	0.89
GROSS PROFIT	60.03	85.26	1.42
NET PROFIT	33.21	65.67	1.98

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