



- FINANCIAL RESULTS -
Q1 2009

BALANCE SHEET (mill. lei)	31.12.2008	31.03.2009	Quarterly growth
Client placements	11.215	11.294	1,01
Provisions	-206	-289	1,40
Immediate liquidities	4.448	4.938	1,11
Bank investments - securities	871	2.932	3,37
Fixed assets and participations	502	494	0,98
Other assets	184	197	1,07
Total assets	17.014	19.566	1,15
Shareholders' equity	1.714	1.704	0,99
Subordinated loan	301	324	1,08
Raised resource from customers	12.048	12.807	1,06
LT Borrowings	2.169	2.299	1,06
Raised resources from banks	337	1.918	5,71
Other liabilities	445	514	1,15
Total liabilities	17.014	19.566	1,15

R&E B (mill. lei)	31.03.2008	31.03.2009	YOY growth
Total income	223,59	261,46	17%
Total expenses	167,31	168,87	1 %
Profit before provisions	56,28	92,59	65%
Gross profit	60,26	1,02	-98%