



FINANCIAL RESULTS, 30.09.2010

BALANCE SHEET (RON mill.)	31.12.2009	30.09.2010	Δ 9 months
Client placements	12.171	13.173	1,08
Provisions	-752	-1.231	1,64
Cash and cash equivalents	4.618	4.123	0,89
T-bills	2.640	3.219	1,22
Fixed assets and participations	433	448	1,03
Other assets	362	480	1,32
Total Assets	19.472	20.212	1,04
Shareholders' equity	1.776	1.846	1,04
Subordinated debt	254	256	1,01
Due to customers	14.942	15.901	1,06
Long term borrowings	1.477	1.369	0,93
Due to banks	650	366	0,56
Other liabilities	373	474	1,27
Total Liabilities	19.472	20.212	1,04

INCOME STATEMENT (RON mill.)	30.09.2009	30.09.2010	Δ YoY
Total income	943,91	1.104,05	1,17
of which:			
- net interest income	512,90	734,96	1,43
- net commission income	262,93	265,86	1,01
- profit from financial operations	142,82	86,43	0,61
Total expense	512,37	523,33	1,02
Profit before provisions	431,54	580,72	1,35
Net provision expenses	358,46	480,61	1,34
Gross Profit	73,08	100,11	1,37
Net Profit	48,27	69,71	1,44