

STATEMENT OF FINANCIAL POSITION

- RON -

	31st of March 2015	31st of December 2014
ASSETS		
Cash in hand	119,549,506	110,375,632
Accounts with Central Bank	293,952,404	313,995,628
Due from banks	9,688,850	6,597,622
Financial assets held for trading	59,498,376	48,782,333
Financial assets available for sale	1,259,569,298	1,279,517,172
Investitii in participatii	12,029,005	12,029,005
Loans, net	1,026,435,398	1,040,457,486
Property and equipment	143,694,480	144,769,887
Investment properties	122,237,125	121,412,148
Intangible	8,714,254	8,363,524
Assets from deferred tax	36,480,248	21,143,406
Other assets	144,866,952	143,010,107
Total ASSETS	3,236,715,896	3,250,453,950
LIABILITIES		
Due to banks	35,009,720	42,622,025
Due to customers	2,844,918,001	2,884,459,792
Borrowings	72,629,896	71,205,093
Liabilities from deferred tax	15,097,461	-
Other liabilities	45,371,348	28,549,752
Total Liabilities	3,013,026,426	3,026,836,662
Share capital	314,629,049	314,629,049
Share premium	1,950,930	1,950,930
Surplus from share capital revaluation	21,809,077	21,809,077
Retained earnings	(223,644,987)	(224,984,441)
Reserve for financial investments available for sale	10,687,724	11,375,280
Revaluation reserve	71,070,333	71,650,049
Other reserves	27,187,344	27,187,344
Total equity	223,689,470	223,617,288
Total LIABILITIES AND EQUITY	3,236,715,896	3,250,453,950

 CEO,
 Johan Gabriëls

 CCO
 Gheorghe Cismaru

PROFIT AND LOSS ACCOUNT

	31 st of March 2015	31 st of March 2014 -RON-
Interest income	29,228,359	48,534,568
Interest expenses	-17,957,137	(27,704,373)
Net interest income	11,271,222	20,830,195
Commission income	7,862,250	9,167,759
Commission expenses	-2,493,860	(3,013,614)
Net commission income	5,368,390	6,154,145
Net trading income	3,185,867	2,702,409
Net gain from investments available for sale	10,330,077	3,438,939
Other operating income	5,914,316	3,724,238
Total operating income	36,069,872	36,849,926
Credit loss/profit expense/income	769,479	1,627,546
Net operating income	36,839,351	38,477,472
Expense with salaries and related items	-17,298,648	(16,556,844)
Amortization and depreciation of tangibles and intangibles	-2,534,721	(2,733,091)
Other operating expenses	-16,354,661	(16,676,096)
Total operating expenses	-36,188,030	(35,966,031)
Profit /(loss) before tax	651,321	2,511,441
Income tax	0	(3,416,826)
Net profit/(loss) for the period	651,321	(905,385)

 CEO,
 Johan Gabriëls

 CCO
 Gheorghe Cismaru