

**Statement
on financial results**

thousand lei

Name of indicators	31.dec.06	30.sep.07
Interest associated income:	X	X
Income associated with interest on funds payable by banks	17.087	9.739
Income associated with interest on overnight placements	1.000	5.794
Income associated with interest (dividends) on securities purchased for sale	691	121
Income associated with interest (dividends) on investment securities	13.528	28.557
Income associated with interest and commission charges on loan	180.222	220.573
Other income associated with interest	0	0
Total income associated with interest	212.528	264.785
Interest associated expenses	X	X
Expenses associated with interest on funds due to the banks	2.477	3.363
Expenses associated with interest on individuals' deposits	64.880	93.621
Expenses associated with interest on deposits of legal entities	13.820	22.257
Total expenses associated with interest on deposits	81.176	119.241
Expenses associated with interest on overnight loans	28	4
Expenses associated with interest on other loans	18.265	12.394
Total expenses associated with interest on loans	18.293	12.399
Total expenses associated with interest	99.469	131.639
Net income associated with interest	113.059	133.145
Minus :Payments for discounts for losses on loans	9.957	20.503
Net income associated with interest after the payments for discounts for losses on loans	103.102	112.643
Non-interest income (losses)	X	X
Income (losses) on securities purchased for sale	-479	967
Income (losses) on investment securities	0	0
Income (losses) on operations with foreign currency	26.696	42.455
Income associated with commission charges	96.950	87.512
Other non-interest income	6.738	9.729
Total non-interest income	129.906	140.663
Non-interest expenses	X	X
Expenses for labour remuneration	24.717	22.563
Bonuses	3.248	4.490
Payments to pension fund, social insurance and other payments	10.025	7.886
Expenses related to fixed assets	19.153	23.650
Taxes and fees	360	669
Payment for consulting and auditing services	955	701
Other non-interest expenses	50.559	40.945
Total non-interest expenses	109.017	100.903
Net income (losses) before taxes extraordinary articles	123.991	152.402
Income tax	16.819	20.874
Income (losses) before extraordinary articles	107.172	131.529
Extraordinary income (losses)	0	0
Income tax	0	0
Extraordinary income (losses) minus income tax	0	0
Net income (losses)	107.172	131.529

President of the bank

Victor Turcan

Chief Accountant

Nina Schendrea

Checking

264.785

119.241

12.399
131.639
133.145

112.643

140.663

100.903

131.529