

JUDETUL \_\_\_\_\_ I411I FORMA DE PROPRIETATE \_\_\_\_\_ I 3 4I  
DENUMIREA INSTITUTIEI: BANCA COMERCIALA ROMANA ACTIVITATEA (se va inscrie activitatea  
ADRESA LOC: BUCURESTI, sector: 3 preponderenta) INTERMEDIERE MONETARA  
STR.: B-DUL REGINA ELISABETA nr: 5 Cod clasa CAEN \_\_\_\_\_ 1 6 4 1 9 I  
TELEFONUL: 021 312 20 41 FAXUL: 021 312 20 41 COD UNIC DE INREGISTRARE \_ I \_ I R 3 6 1 7 5 7 I  
NUMARUL DIN REGISTRUL  
COMERTULUI: J40/90/1991

## Balance sheet

at 30 June 2011

(Ron)

		- RON -	
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ASSETS	Code item	Financial year	
		Previous	Ended
A	B	1	2
Cash in hand, balances with central banks	010	9,468,523,497	9,305,261,787
Treasury bills and other bills eligible for refinancing with central banks	020	3,895,519,740	5,095,355,921
- Treasury bills and similar securities	023	3,895,519,740	5,095,355,921
- Other bills eligible for refinancing with central banks	026	0	0
Loans and advances to credit institutions	030	3,101,778,025	2,616,502,551
- repayable on demand	033	932,769,602	730,233,052
- other loans and advances	036	2,169,008,423	1,886,269,499
Loans and advances to customers	040	41,450,535,765	41,515,394,611
Bonds and other fixed income securities	050	6,212,549,395	7,896,668,083
- issued by public bodies	053	6,212,549,395	7,896,668,083
- issued by other borrowers, out of which :	056	0	0
- own debt securities	058	0	0
Shares and other variable yield securities	060	39,098,221	54,468,210
Investments, out of which:	070	19,348,911	22,020,651
- investments in credit institutions	075	0	0
Shares in affiliated undertakings, out of which:	080	951,294,528	1,006,499,645
- shares in credit institutions	085	308,417,313	308,417,313
Intangible assets, out of which:	090	212,742,979	187,849,411
- setting up expenses	093	0	0
- goodwill, to the extent of its onerous acquisition	096	0	0
Tangible assets, out of which:	100	823,081,137	722,990,828
- land and buildings occupied by the bank for its own activities	105	477,260,869	431,128,145
Called but not paid up capital	110	0	0
Other assets	120	662,082,975	700,219,899
Prepayments and accrued income	130	722,756,663	816,887,810
<b>Total assets</b>	<b>140</b>	<b>67,559,311,836</b>	<b>69,940,119,407</b>

## Balance sheet (continued)

at 30 June 2011

- RON -

LIABILITIES AND EQUITY	Code item	Financial year	
		Previous	Ended
A	B	1	2
Amounts owed to credit institutions	300	19,310,505,855	20,848,141,594
- repayable on demand	303	498,414,005	1,373,632,502
- term deposits	306	18,812,091,850	19,474,509,092
Amounts owed to customers	310	37,656,693,563	38,175,431,108
- deposits, out of which :	313	30,350,971,784	30,888,610,007
- repayable on demand	314	1,249,244,376	1,449,627,726
- term deposits	315	29,101,727,408	29,438,982,281
- other debts, out of which:	316	7,305,721,779	7,286,821,101
- repayable on demand	317	7,085,762,862	7,039,021,067
- with agreed maturity dates or periods of notice	318	219,958,917	247,800,034
Debt securities	320	428,033,682	654,170,011
- inter-banking securities, bonds, negotiable receivables in circulation	323	428,033,682	654,170,011
- other securities	326	0	0
Other liabilities	330	2,341,252,217	2,268,109,416
Accrued liabilities and deferred income	340	911,090,942	974,201,334
Provisions for risks and charges, out of which :	350	160,699,758	120,712,279
- provisions for pensions and similar obligations	353	0	0
- provisions for taxes	355	0	0
- other provisions	356	160,699,758	120,712,279
Subordinated debts	360	1,967,316,702	2,006,132,714
Subscribed share capital	370	1,030,209,375	1,085,636,488
Share premium	380	0	0
Reserves	390	2,928,289,383	3,011,310,678
- legal reserves	392	563,147,918	563,147,918
- statutory reserves or contractual reserves	394	0	0
- reserve for banking risk	396	430,607,792	430,607,792
- reserves for helping purposes	397	0	0
- mutual guarantee reserve	398	0	0
- other reserves	399	1,934,533,673	2,017,554,968
Revaluation reserve	400	242,137,844	216,627,846
Own shares (-)	410	0	0
Retained earnings			
- Profit	423	527,655,345	416,212,012
- Loss	426	0	0
Profit or loss for the period			
- Profit	433	55,427,170	163,433,927
- Loss	436	0	0
Profit appropriation	440	0	0
<b>Total liabilities and equity</b>	<b>450</b>	<b>67,559,311,836</b>	<b>69,940,119,407</b>

**Balance sheet (continued)**

at 30 June 2011

- RON -

OFF BALANCE SHEET ITEMS	Code item	Financial year	
		Previous	Ended
A	B	1	2
Contingent liabilities, out of which:	600	3,513,557,206	5,081,531,834
- acceptances and endorsements	603	2,041,782,340	2,964,820,673
- guarantees and assets pledged as collaterals	606	0	0
Commitments, out of which :	610	3,621,382,085	4,855,463,051
- commitments arising from sale and repurchase agreements	615	0	0

ADMINISTRATOR,  
(MANAGER OF THE CREDIT INSTITUTION)  
DOMINIC BRUYNSEELS

MANAGER OF THE FINANCIAL-ACCOUNTING  
COMPARTMENT,  
OVIDIU COCA

**INCOME STATEMENT**  
at 30 June 2011

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- RON -

Item	Code	Fiscal year	
		Previous	Ended
A	B		
Interest and similar income, out of which :	010	3,529,970,608	3,119,588,239
- arising from fixed income securities	015	239,260,040	365,918,266
Interest expense and similar charges	020	1,641,513,729	1,518,106,518
Income from securities	030	2,344,286	114,855,570
- Income from shares and other variable yield securities	033	452,542	2,044,621
- Income from participating interests	035	1,891,744	112,810,949
- Income from shares in affiliated undertakings	037	0	0
Commission income	040	396,400,573	419,167,005
Commission expense	050	48,998,837	87,838,863
Net profit or loss from financial operations	060	219,295,248	172,862,980
Other operating income	070	355,733,899	117,783,910
General administrative expenses	080	664,013,620	707,555,404
- Staff costs, out of which :	083	460,709,047	447,411,118
- Salaries	084	364,089,583	355,549,768
- Social security costs, out of which :	085	95,042,194	90,335,201
- related to pensions	086	0	0
- Other administrative expenses	087	203,304,573	260,144,286
Depreciation and amortization of intangible and tangible assets	090	83,131,952	96,970,394
Other operating expenses	100	456,256,721	324,784,518
Allocation of provision for loans and provisions for contingent liabilities and commitments	110	3,944,957,586	4,373,450,963
Release of provisions in respect of receivables and provisions for contingent liabilities and commitments	120	2,675,496,196	3,329,502,195
Provision for transferable securities held as financial immobilizations, equity investments and shares in affiliated undertakings	130	3,000	0
Provisions for transferable securities held as financial immobilizations, equity investments and shares in affiliated undertakings	140	9,085,554	1,502,749
<b>Profit or loss from operating activity</b>			
- Profit	153	349,450,919	166,555,988
- Loss	156	0	0
Extraordinary income	160	0	0
Extraordinary expenses	170	0	0
<b>Profit or loss from extraordinary activity</b>			
- Profit	183	0	0
- Loss	186	0	0
<b>Total income</b>	190	7,188,326,364	7,275,262,648
<b>Total expense</b>	200	6,838,875,445	7,108,706,660
<b>Gross profit or loss</b>			
- Profit	213	349,450,919	166,555,988
- Loss	216	0	0
Profit tax	220	65,775,679	3,122,061
Other taxes not shown in the above items	230	0	0
<b>Net profit or loss for the year</b>			
- Profit	243	283,675,240	163,433,927
- Loss	246	0	0