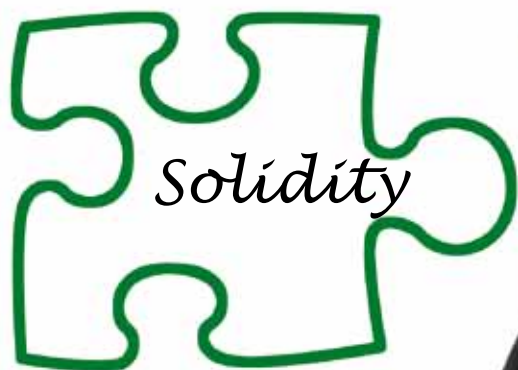
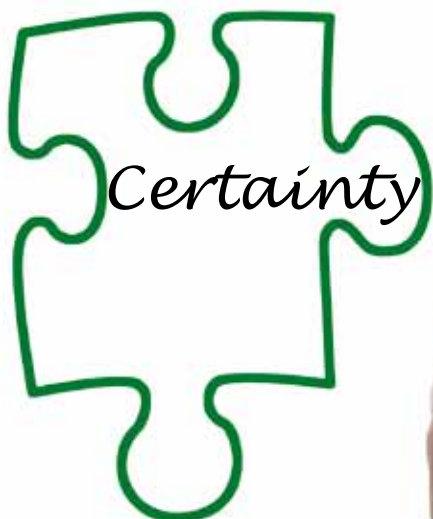


FINANCIAL STATEMENT 2012
as at 31.12.2012



BALANCE SHEET - ASSETS

| ASSETS | | 31.12.2012 | | 31.12.2011 | |
|--------|--|------------|----------------------|------------|----------------------|
| 10 | Cash and cash equivalents | | 5.500.819 | | 4.748.343 |
| 20 | Financial assets held for trading | | 17.975.417 | | 94.216.045 |
| 40 | Financial assets available for sale | | 732.579.430 | | 326.482.948 |
| 50 | Financial assets held to maturity | | 9.685.548 | | 0 |
| 60 | Due from banks | | 581.283.337 | | 531.469.092 |
| 70 | Loans to customers | | 1.262.019.545 | | 1.184.296.407 |
| 80 | Derivative instruments for hedging purpose | | 12.587 | | 0 |
| 100 | Equity investments | | 31.774.031 | | 27.634.040 |
| 110 | Property and equipment | | 17.334.515 | | 17.984.424 |
| 120 | Intangible assets | | 243.142 | | 228.875 |
| | Thereof: | | | | |
| | - Goodwill | 0 | | 0 | |
| 130 | Tax assets | | 2.041.730 | | 985.076 |
| | a) Current | 514.877 | | 538.561 | |
| | b) Advance | 1.526.853 | | 446.515 | |
| 150 | Other assets | | 24.917.899 | | 22.630.615 |
| | | | | | |
| | TOTAL ASSETS | | 2.685.368.000 | | 2.210.675.865 |

BALANCE SHEET - LIABILITIES AND SHAREHOLDER'S EQUITY

| EQUITY AND LIABILITIES | | 31.12.2012 | | 31.12.2011 | |
|--|--|------------|----------------------|------------|----------------------|
| 10 | Due to banks | | 1.259.446.415 | | 915.561.354 |
| 20 | Due to customers | | 595.070.589 | | 539.967.414 |
| 30 | Outstanding securities | | 419.879.108 | | 403.299.411 |
| 40 | Financial liabilities held for trading | | 9.688.464 | | 8.738.785 |
| 50 | Financial liabilities designated as at fair-value | | 88.521.152 | | 100.330.014 |
| 60 | Derivative instruments for hedging purpose | | 2.431.389 | | 1.338.346 |
| 80 | Tax liabilities | | 23.723.728 | | 8.991.895 |
| | a) Current | 8.088.924 | | 0 | |
| | b) Deferred | 15.634.804 | | 8.991.895 | |
| 100 | Other liabilities | | 43.769.392 | | 34.300.304 |
| 110 | Employee's leaving entitlement | | 4.067.179 | | 3.699.059 |
| 120 | Provision for contingencies and other charges | | 1.215.591 | | 985.777 |
| | a) Provisions for supplementary pension fund and similar liabilities | 0 | | 0 | |
| | b) Other provisions | 1.215.591 | | 985.777 | |
| 130 | Value adjustment | | 32.168.461 | | 16.525.169 |
| 160 | Reserves | | 38.188.336 | | 45.655.455 |
| 180 | Share capital | | 150.000.000 | | 125.000.000 |
| 200 | Net profit (loss) of the period (+/-) | | 17.198.196 | | 6.282.882 |
| TOTAL LIABILITIES AND NET WORTH | | | 2.685.368.000 | | 2.210.675.865 |

STATEMENT OF INCOME

| | | 31.12.2012 | | 31.12.2011 | |
|------------|--|--------------|---------------------|--------------|---------------------|
| 10 | Interest income and similar revenues | | 70.207.578 | | 50.291.934 |
| 20 | Interest expenses and similar charges paid | | (34.520.112) | | (25.048.486) |
| 30 | Net interest margin | | 35.687.466 | | 25.243.448 |
| 40 | Commission income | | 16.203.093 | | 15.285.743 |
| 50 | Commission expenses | | (7.649.148) | | (6.533.801) |
| 60 | Net commissions | | 8.553.945 | | 8.751.942 |
| 70 | Dividends and similar income | | 136.363 | | 3.220.175 |
| 80 | Net results from trading | | 6.823.292 | | (8.737.425) |
| 90 | Profit on hedging | | 290.708 | | 170.012 |
| 100 | Profit (loss) on disposal or repurchase of: | | 2.142.118 | | 911.541 |
| | a) Loans and advances | (16.648) | | 0 | |
| | b) Financial assets available for sale | 2.164.995 | | 917.454 | |
| | c) Financial assets held to maturity | 0 | | 0 | |
| | d) Financial liabilities | (6.229) | | (5.913) | |
| 110 | Net result on financial assets and liabilities designated as at fair value | | 924.456 | | 1.131.972 |
| 120 | Total operating income | | 54.558.348 | | 30.691.665 |
| 130 | Net adjustment / recoveries to: | | (9.479.335) | | (3.469.096) |
| | a) Loans and advances | (9.479.335) | | (3.469.096) | |
| | b) Financial assets available for sale | 0 | | 0 | |
| | c) Financial assets held to maturity | 0 | | 0 | |
| | d) Other financial assets | 0 | | 0 | |
| 140 | Net income from financial activities | | 45.079.013 | | 27.222.569 |
| 150 | Administrative expenses | | (20.521.027) | | (21.305.947) |
| | a) Personnel costs | (12.214.091) | | (11.302.105) | |
| | b) Other | (8.306.936) | | (10.003.842) | |
| 160 | Net provisions for risks and charges | | (214.303) | | (23.205) |
| 170 | Net adjustment / recoveries to tangible assets | | (882.554) | | (779.173) |
| 180 | Net adjustment / recoveries to intangible assets | | (249.819) | | (169.349) |
| 190 | Other operating charges / income | | 3.560.337 | | 4.619.366 |
| 200 | Operating costs | | (18.307.366) | | (17.658.308) |
| 210 | Profit (loss) on equity investments | | (461.027) | | 465.637 |
| 240 | Profit (loss) on disposal of investments | | 3.550 | | 2.141 |
| 250 | Profit (loss) from current operating activities before taxes | | 26.314.170 | | 10.032.039 |
| 260 | Income taxes for the period on current operating activities | | (9.115.974) | | (3.749.157) |
| 270 | Profit (loss) after tax from current operating activities | | 17.198.196 | | 6.282.882 |
| 290 | Net income (loss) of the period | | 17.198.196 | | 6.282.882 |