



Banca Comerciala Carpatica's (BCC) gross profit during the first quarter of 2013 almost doubles versus the same period last year

During the first quarter of 2013 Banca Comerciala Carpatica recorded a gross profit of RON 17.0M, up 99% compared to a profit of RON 8.5M achieved during the first quarter of 2012.

Net profit at the end of the first quarter 2013 amounted up to RON 14.9M, an increase of 75% compared to the first quarter of 2012 (RON 8.5M).

Total assets at 31st of March 2013 decreased by 22% compared to 31st of December 2012, from RON 4,725M to RON 3,677M. This was the result of a decrease in our *Financial assets available for sale* who decreased from RON 2,614M as at 31.12.2012, to RON 1,539M at 31.03.2013 as well as a reduction of *Repo operations and securities*, from RON 1,678M at 31.12.2012, to RON 567M as at 31.03.2013.

The equity of the Bank increased by 5.5%, from RON 364M at 31st of December 2012 to RON 384M at 31st of March 2013.

Lending activity continued its upward trend started last year. New loans granted during the first quarter of 2013 increased by 16%, from EUR 28.0M during first quarter of 2012 to EUR 32.6M during the first quarter of 2013. The total net balance of loans amounted to RON 1,241M an increase of 4.9% versus the end of 2012.

Consumer liabilities increased by 1.7% during the first quarter of 2013 amounting RON 2,557M versus RON 2,514M at year-end 2012. Consumer deposits are flat versus year-end (RON 2,267M at 31/12/2012 versus RON 2,274M at 31/03/13).

Our solvency ratio at 31st of March 2013 was 11.2% (unaudited) while our loans-to-deposit ratio ended at 60%.

At the end of March 2013, the Bank had a network of 139 units, of which 59 branches, 58 agencies and 22 offices.

“Carpatica went through a challenging journey over the recent years but was able to return on profit during 2012 and to restore growth. During the first quarter of 2013 our bank doubled its profit versus the same period last year, while we continue to increase our loan book. The results are encouraging and we will continue to build a sustainable profitable bank for the best interest of our clients, our employees and our shareholders” says Johan Gabriels, CEO, Banca Comerciala Carpatica

Banca Comercială Carpatica este o instituție financiară cu capital social majoritar românesc, ale cărei acțiuni sunt listate la categoria întâi a Bursei de Valori București.

Banca Comercială Carpatica a fost înființată la Sibiu în data de 15 iulie 1999. În prezent, Banca deține o rețea teritorială vastă acoperind toate județele țării și București. Produsele și serviciile financiare oferite de BCC sunt dintre cele mai diversificate și adaptate cerințelor clienților persoane fizice, IMM-uri și Corporații. BCC promovează inteligența autohtonă, capitalul uman și financiar, dovedind transparență, operativitate și flexibilitate în rezolvarea problemelor partenerilor săi de afaceri.

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