

**EVOLUTION**  
**of the Guarantee Ceiling per Depositor**

Year	Guarantee ceiling*
<b>- RON -</b>	
<i>H1 1997</i>	<i>1,000</i>
<i>H2 1997</i>	<i>2,012</i>
<i>H1 1998</i>	<i>2,515</i>
<i>H2 1998</i>	<i>3,121</i>
<i>H1 1999</i>	<i>3,536</i>
<i>H2 1999</i>	<i>4,625</i>
<i>H1 2000</i>	<i>5,476</i>
<i>H2 2000</i>	<i>6,517</i>
<i>H1 2001</i>	<i>7,710</i>
<i>H2 2001</i>	<i>8,851</i>
<i>H1 2002</i>	<i>10,045</i>
<i>H2 2002</i>	<i>10,980</i>
<i>H1 2003</i>	<i>11,847</i>
<i>H2 2003</i>	<i>12,522</i>
<i>H1 2004</i>	<i>13,524</i>
<b>- EUR -</b>	
<i>H2 2004</i>	<i>6,000</i>
<i>2005</i>	<i>10,000</i>
<i>2006</i>	<i>15,000</i>
<i>2007</i>	<i>20,000</i>
<i>Jan 2008 – 14 Oct 2008</i>	<i>20,000</i>
<i>15 Oct 2008 – 31 Dec 2008</i>	<i>50,000<sup>1)</sup></i>
<i>2009</i>	<i>50,000<sup>2)</sup></i>
<i>Jan 2010 – 29 Dec 2010</i>	<i>50,000</i>
<i>30 Dec 2010 – 31 Dec 2010</i>	<i>100,000<sup>3)</sup></i>
<i>2011 - present</i>	<i>100,000</i>

\*) From 1997 to the end of the first semester of 2004, the guarantee ceiling changed on a six-month basis as it was linked to the consumer price index announced by the National Institute of Statistics and it was expressed in RON.

Starting with the second half of 2004, the guarantee ceiling was expressed in EUR and it increased gradually to the level stipulated under Directive 94/19/EC of the European Parliament and of the Council of the European Union on deposit guarantee schemes, namely EUR 20,000 in 2007, EUR 50,000 in 2009-2010 and EUR 100,000 from 2011.

1) The guarantee ceiling per natural person guaranteed depositor was set at the RON-equivalent of EUR 50,000 starting with 15 October 2008, while the guarantee ceiling per legal person guaranteed depositor remained unchanged at the RON-equivalent of EUR 20,000.

2) From 30 June 2009 to 29 December 2010, the guarantee ceiling was equal to the RON-equivalent of EUR 50,000 for eligible deposits of both natural and legal persons.

3) Starting with 30 December 2010, the guarantee ceiling increased from the RON-equivalent of EUR 50,000 to EUR 100,000.