

## Realized sales in September 2013 by the companies in the group of Eurohold

### EUROINS INSURANCE GROUP (EIG)

The insurance holding EUROINS INSURANCE GROUP registered a 37 per cent decline in premiums (GWP) for September amounted to EUR 6.13 mm compared to EUR 9.78 mm for the same month of 2012. (Table 1.). Euroins Romania registered a decrease by 50 per cent due to the fact that the company has not made sales of MTPL insurances for 3 weeks under the ban by the Romanian Regulator. As a result of actions taken by the management, the process of sales resumption was conducted in the most beneficial way for the company and currently the premium income of Euroins Romania has already recovered to its previous levels. At the same time, in September Euroins Bulgaria registered a growth in all insurance lines except MTPL as a result of the followed company's policy during this year for insurance portfolio diversification.

Table 1.

EIG	September		
	(EUR'000)		Change (%)
	09'2013	09'2012	
<b>Euroins Bulgaria</b>	<b>2 260</b>	<b>2 553</b>	<b>-11.5%</b>
Motor Hull	743	666	11.6%
Motor TPL	1 133	1 611	-29.7%
Property	170	97	76.1%
Other	213	179	18.8%
<b>Euroins Romania</b>	<b>3 129</b>	<b>6 506</b>	<b>-51.9%</b>
Motor Hull	191	419	-54.4%
Motor TPL	2 574	5 460	-52.8%
Property	142	405	-64.8%
Other	221	223	-0.7%
<b>Euroins Macedonia</b>	<b>587</b>	<b>598</b>	<b>-1.8%</b>
Motor Hull	48	42	15.3%
Motor TPL	438	463	-5.6%
Property	28	42	-33.1%
Other	73	51	43.9%
<b>Euroins Health</b>	<b>151</b>	<b>122</b>	<b>23.4%</b>
<b>EIG TOTAL GWP</b>	<b>6 126</b>	<b>9 779</b>	<b>-37.36%</b>

*Source: EIG*

For the first nine months of the current year the GWP of EUROINS INSURANCE GROUP registered a 6.9 per cent growth reaching EUR 118 mm compared to EUR 110 mm for January-September'2012, according to preliminary data. (Table 2.).

Table 2.

EIG	January-September (YTD)		
	(EUR'000) 01-09'2013	01-09'2012	Change (%)
<b>Euroins Bulgaria</b>	<b>24 461</b>	<b>27 567</b>	<b>-11.3%</b>
Motor Hull	7 161	7 279	-1.6%
Motor TPL	12 547	16 281	-22.9%
Property	1 776	1 646	7.9%
Other	2 977	2 361	26.1%
<b>Euroins Romania</b>	<b>86 237</b>	<b>75 143</b>	<b>14.8%</b>
Motor Hull	3 442	4 430	-22.3%
Motor TPL	77 217	63 503	21.6%
Property	2 901	4 737	-38.8%
Other	2 678	2 473	8.3%
<b>Euroins Macedonia</b>	<b>5 576</b>	<b>5 844</b>	<b>-4.6%</b>
Motor Hull	492	577	-14.7%
Motor TPL	3 721	3 865	-3.7%
Property	531	682	-22.2%
Other	831	720	15.5%
<b>Euroins Health</b>	<b>1 760</b>	<b>1 854</b>	<b>-5.0%</b>
<b>EIG TOTAL GWP</b>	<b>118 034</b>	<b>110 408</b>	<b>6.91%</b>

Source: EIG

## AVTO UNION

The automotive holding AVTO UNION registered a 62.7 per cent growth with total of 244 sales of new PC and LCV for September, 2013 compared to 150 units realized in September, 2012. The highest number of sales for the month was realized by Espace Auto (Renault, Dacia) with 89 units, followed by Nissan Sofia (Nissan) with 83 units, Star Motors (Mazda) - 42 units, Bulvaria (Opel, Chevrolet) - 23 units and Auto Italia (Alfa Romeo, Fiat, Lancia, Maserati) - 7 units (Table 3.).

Table 3.

Avto Union	September		
	Units	Units	Change (%)
Company	09'13	09'12	
<b>AUTO ITALIA</b> <i>ALFA ROMEO, FIAT, LANCIA, MASERATI</i>	7	16	-56.3%
<b>NISSAN SOFIA</b> <i>NISSAN</i>	83	28	196.4%
<b>ESPACE AUTO</b> <i>RENAULT, DACIA</i>	89	44	102.3%
<b>BULVARIA</b> <i>OPEL, CHEVROLET</i>	23	29	-20.7%
<b>STAR MOTORS</b> <i>MAZDA</i>	42	33	27.3%
<b>TOTAL</b>	<b>244</b>	<b>150</b>	<b>62.7%</b>

*Source: Avto Union*

For the first nine months of 2013 the automotive division of Eurohold registered 1767 sales of new PC and LCV compared to 1635 units for the same period in 2012 (Table 4.).

Table 4.

Avto Union	January-September (YTD)		
	Units	Units	Change (%)
Company	01-09'13	01-09'12	
<b>AUTO ITALIA</b> <i>ALFA ROMEO, FIAT, LANCIA, MASERATI</i>	213	355	-40.0%
<b>NISSAN SOFIA</b> <i>NISSAN</i>	252	161	56.5%
<b>ESPACE AUTO</b> <i>RENAULT, DACIA</i>	592	437	35.5%
<b>BULVARIA</b> <i>OPEL, CHEVROLET</i>	344	360	-4.4%
<b>STAR MOTORS</b> <i>MAZDA</i>	366	322	13.7%
<b>TOTAL</b>	<b>1767</b>	<b>1635</b>	<b>8.1%</b>

*Source: Avto Union*