



## Annex

### FINANCIAL RESULTS, 31.12.2013

#### BALANCE SHEET

RON thd.	31-Dec -13	31-Dec-12	Δ 31.12.2013 vs. 31.12.2012
Cash and cash equivalents	4,102,253	5,576,290	-26.4%
Deposits with banks	1,666,177	1,304,788	27.7%
Securities	92,335	78,326	17.9%
Financial assets at fair value through profit or loss and derivatives	11,122	39,179	-71.6%
Loans and advances to customers - net	16,667,200	15,457,481	7.8%
- <i>Loans and advances to customers - gross</i>	19,160,259	17,568,485	9.1%
- <i>Loan provisions</i>	(2,493,059)	(2,111,004)	18.1%
Investment securities, available for sale	8,936,455	6,529,701	36.9%
Intangible assets	82,908	80,090	3.5%
Tangible assets	289,046	290,006	-0.3%
Equity investments	73,956	74,053	-0.1%
Other assets	144,581	142,130	1.7%
<b>Total assets</b>	<b>32,066,033</b>	<b>29,572,044</b>	<b>8.4%</b>
Deposits from banks	418,959	45,953	811.7%
Deposits from customers	25,803,860	23,232,922	11.1%
Loans from banks and other financial institutions	2,067,261	2,969,302	-30.4%
Subordinated liabilities	337,913	288,810	17.0%
Deferred tax liabilities	59,985	28,228	112.5%
Other liabilities	295,473	311,892	-5.3%
<b>Total liabilities</b>	<b>28,983,451</b>	<b>26,877,107</b>	<b>7.8%</b>
<b>Shareholders' equity</b>			
Share capital	2,292,937	1,989,543	15.2%
Revaluation reserves	28,997	38,125	-23.9%
Treasury shares	-750	-7,752	-90.3%
Retained earnings	430,061	376,144	14.3%
Other reserves	331,337	298,877	10.9%
<b>Total shareholders' equity</b>	<b>3,082,582</b>	<b>2,694,937</b>	<b>14.4%</b>
<b>Total liabilities and shareholders' equity</b>	<b>32,066,033</b>	<b>29,572,044</b>	<b>8.4%</b>

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<b>PROFITAND LOS ACCOUNT RON thd,</b>	<b>31- Dec-13</b>	<b>31-Dec -12</b>	<b>Δ Dec 13 vs, Dec 12</b>
Interest income	2,093,734	2,012,405	4.0%
Interest expenses	(899,739)	(1,074,536)	-16.3%
<b>Net interest income</b>	<b>1,193,995</b>	<b>937,869</b>	<b>27.3%</b>
Fee and commission income	435,123	487,716	-10.8%
Fee and commission expenses	(73,410)	(63,016)	16.5%
<b>Net fee and commission income</b>	<b>361,713</b>	<b>424,700</b>	<b>-14.8%</b>
Net trading income	128,833	131,164	-1.8%
Contribution, Deposits Guarantee Fund	(64,398)	(54,045)	19.2%
Other operating income	39,172	44,340	-11.7%
<b>Operating income</b>	<b>1,659,315</b>	<b>1,484,028</b>	<b>11.8%</b>
Personnel expenses	(441,311)	(415,916)	6.1%
Depreciation and amortization	(56,780)	(46,422)	22.3%
Other operating expenses	(310,701)	(306,297)	1.4%
<b>Operating expenses</b>	<b>(808,792)</b>	<b>(768,635)</b>	<b>5.2%</b>
Net impairment losses on assets and credit commitments	(407,384)	(374,634)	8.7%
<b>Profit before income tax</b>	<b>443,139</b>	<b>340,759</b>	<b>30.0%</b>
Income tax expense	(68,221)	(20,327)	235.6%
<b>Net profit</b>	<b>374,918</b>	<b>320,432</b>	<b>17.0%</b>