

BALANCE SHEET
as of 31/12/2008

COUNTY _____ CLUJ _____ |_1_|_2_|
 NAME OF CREDIT INSTITUTION : BANCA TRANSILVANIA S.A.
 ADDRESS TOWN : _CLUJ NAPOCA_____, sector_____
 STR.: GEORGE BARITIU _____ nr.: _8_____
 TELEPHONE :+ 0(40.264)40.71.50 _____ FAX: +(40.264)40.71.79____
 TRADE REGISTRY
 NUMBER _J12/4155/1993_____

LEGAL FORM _____|_3_|_4_|
 ACTIVITY Other monetary intermediation activities
 NACE code _____6_|_4_|_1_|_9_|
 Tax number _____|_|_|_|_5_|_0_|_2_|_2_|_6_|_7_|_0_|

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ASSETS	Position code	Note	Financial year	
			precedent	closed
A	B		1	2
Cash and balances with central banks	010		2.957.190.576	3.677.843.293
Public instruments and other securities accepted for refinancing by central banks	020		401.678.051	751.465.371
-Treasury bills and assimilated values	023		401.678.051	751.465.371
- Other securities accepted for refinancing by central banks	026		0	0
Due from credit institutions	030		1.234.799.044	800.646.117
- sight	033		235.091.896	139.434.107
- other receivables	036		999.707.148	661.212.010
Due from clients	040		8.561.897.542	11.008.509.004
Bonds and other securities with flat income	050		73.592.189	68.937.476
- issued by public bodies	053		899.173	847.846
- issued by others, of which	056		72.693.016	68.089.630
- own bonds	058		0	0
Shares and other securities with variable income	060		105.040.012	53.126.515
Participating interests, of which:	070		55.058.750	43.900.000
- participations in credit institutions	075		0	0
Shares in related companies, of which:	080		91.908.288	122.985.406
- shares in credit institutions	085		0	0
Intangible assets, of which:	090		7.396.855	12.773.193
- incorporation expenses	093		0	0
- goodwill	096		0	0
Tangible assets, of which:	100		278.250.173	320.617.703
-lands and buildings	105		141.679.473	167.959.796
Called up and unpaid capital	110		0	0
Other asstes	120		8.314.349	11.715.770
Prepayments and accrued income	130		100.882.507	141.782.931
Total assets	140		13.876.008.336	17.014.302.779

LIABILITIES	Position code	Note	Financial year	
			precedent	closed
A	B	C	1	2
Due to credit institutions	300		1.495.802.128	2.298.825.405
- sight	303		98.502.511	85.294.248
- term	306		1.397.299.617	2.213.531.157
Due to clients	310		10.586.000.288	12.348.114.044
- deposits, of which:	313		7.389.178.178	9.890.661.362
- sight	314		0	392.290.038
- term	315		7.389.178.178	9.498.371.324
- other debts, of which:	316		3.196.822.110	2.457.452.682
-sight	317		2.984.761.064	2.165.880.806
-term	318		212.061.046	291.571.876
Debts relating to securities	320		0	0
-interbank securities, bonds, negotiable debts securities	323		0	0
- other securities	326		0	0
Other liabilities	330		76.156.045	47.138.691
Accruals and deferred incomes	340		237.785.640	305.272.426
Provisions, of which:	350		0	0
- provisions for pensions and similar obligations	353		0	0
- provisions for taxes	355		0	0
- other provisions	356		0	0
Subordinated debts	360		270.358.032	301.124.296
Called up share capital	370		611.079.770	1.059.696.183
Capital premium	380		98.601.649	76.565.608
Reserves	390		153.816.439	176.981.659
- legal reserves	392		73.432.796	96.598.016
- statutory or contractual reserves	394		0	0
- reserves for baning risks	396		77.892.714	77.892.714
- mutual help reserves	397		0	0
- mutual guarantee reserves	398		0	0
- other reserves	399		2.490.929	2.490.929
Reevaluation reserves	400		26.896.101	26.687.156
Own shares (-)	410		0	0
Carried forward result				
- Profit	423		51.468	209.416
- Loss	426		0	0
Result of the financial year				
- Profit	433		339.971.436	396.853.115
- Loss	436		0	
Profit distribution	440		20.510.660	23.165.220
Total liabilities	450		13.876.008.336	17.014.302.779

OFF-BALANCE ITEMS	Position code	Note	Financial year	
			precedent	closed
A	B		1	2
Contingent liabilities, of which:	600		970.456.173	1.246.947.823
- acceptances and endorsements	603		436.906.807	683.519.782
- guarantees and pledged assets	606		533.549.366	563.428.041
Commitments, of which:	610		1.529.281.844	1.800.552.262
- commitments related to sales transactions with repurchase option	615		0	0

MANAGER
OF THE CREDIT INSTITUTION

Full name, signature

stamp

CEO

ROBERT REKKERS

ACCOUNTING
MANAGER

Full name

signature

CFO

MARIA MOLDOVAN