

**SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT SEPT 30, 2016**

	Bank			Group		
	30-Sept-16 <i>RON thousand</i>	31-Dec-15 <i>RON thousand</i>	Δ Sept16 vs, December 15	30-Sept-16 <i>RON thousand</i>	31-Dec-15 <i>RON thousand</i>	Δ Sept16 vs, December 15
ASSETS						
Cash and cash equivalents at Central Bank	4,486,815	4,997,896	(10.23)%	4,486,860	4,997,930	(10.23)%
Placements with banks	3,229,215	3,676,772	(12.17)%	3,245,124	3,696,153	(12.20)%
Loans and receivables - securities	213,028	212,711	0.15%	213,028	212,711	0.15%
Financial assets at fair value through profit and loss	58,476	56,819	2.92%	162,347	161,028	0.82%
Loans and advances to customers- net*	26,440,298	25,107,527	5.31%	26,474,819	25,225,614	4.95%
Investment securities, available for sale	12,831,845	12,332,576	4.05%	12,722,950	12,242,959	3.92%
Investment securities, held-to-maturity	-	-	-	19,882	12,942	53.62%
Equity investments	86,671	84,886	2.10%	-	-	-
Property and equipment	358,839	337,076	6.46%	531,661	452,266	17.55%
Intangible assets	73,124	72,425	0.97%	79,504	74,472	6.76%
Goodwill	-	-	-	2,774	376	637.77%
Deferred tax assets	-	111,162	-	-	113,906	-
Other assets	361,709	352,815	2.52%	382,070	388,735	(1.71)%
Total assets	48,140,020	47,342,665	1.68%	48,321,019	47,579,092	1.56%

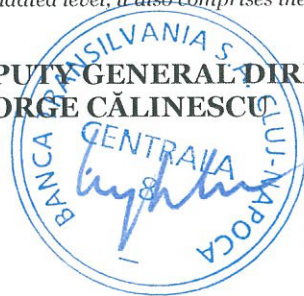
* at group level, it also includes the impact of the leasing activity

	Bank			Group		
	30-Sept-16	31-Dec-15	Δ Sept16 vs, December 15	30-Sept-16	31-Dec-15	Δ Sept16 vs, December 15
	RON thousand	RON thousand		RON thousand	RON thousand	
LIABILITIES AND EQUITY						
Deposits from banks	577,327	388,425	48.63%	577,327	388,425	48.63%
Deposits from customers	39,368,264	38,395,292	2.53%	39,207,448	38,301,741	2.36%
Loans from banks and other financial institutions	939,340	985,142	(4.65)%	998,414	1,129,702	(11.62)%
Other subordinated liabilities	408,409	416,352	(1.91)%	408,468	416,424	(1.91)%
Deferred tax liabilities	13,900	-	-	9,994	-	-
Provisions for other risks and for loan commitments	690,216	705,596	(2.18)%	695,427	708,199	(1.80)%
Other liabilities (*)	506,934	334,097	51.73%	625,758	393,788	58.91%
Total liabilities	42,504,390	41,224,904	3.10%	42,522,836	41,338,279	2.87%
Equity						
Share capital	3,732,539	3,112,505	19.92%	3,732,539	3,112,505	19.92%
Treasury shares	-	-	-	(13,447)	(11,806)	13.90%
Share premiums	28,360	28,316	0.16%	28,360	28,316	0.16%
Retained earnings	1,250,013	2,389,102	(47.68)%	1,420,653	2,523,109	(43.69)%
Revaluation reserves	26,057	27,377	(4.82)%	25,110	26,470	(5.14)%
Reserves from available-for-sale assets	226,128	187,928	20.33%	207,855	175,511	18.43%
Other reserves	372,533	372,533	-	381,320	380,588	0.19%
Total equity	5,635,630	6,117,761	(7.88)%	5,782,390	6,234,693	(7.25)%
Non-controlling interest	-	-	-	15,794	6,120	158.07%
Total liabilities and equity	48,140,020	47,342,665	1.68%	48,321,020	47,579,092	1.56%

Note: The financial information as at 30.09.2016 are not audited but they are revised and 31.12.2015 are revised.

(*) at consolidated level, it also comprises the financial debt towards fund unit holders.

DEPUTY GENERAL DIRECTOR
 GEORGE CĂLINESCU



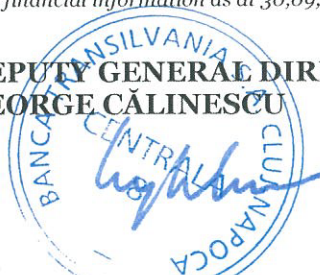
FINANCIAL REPORTING MANAGER
 MIRCEA ȘTEFĂNESCU

SEPARATE AND CONSOLIDATED PROFIT AND LOSS ACCOUNT AS AT SEPTEMBER 30, 2016

	Bank			Group		
	30- Sept-16 RON thousand	30-Sept-15 RON thousand	Δ Sept16 vs, Sept15	30- Sept-16 RON thousand	30-Sept-15 RON thousand	Δ Sept 16 vs, Sept15
Interest income	1,472,879	1,170,155	25.87%	1,514,223	1,810,244	(16.35)%
Interest expense	(204,185)	(343,325)	(40.53)%	(206,956)	(370,929)	(44.21)%
Net interest income	1,268,694	826,830	53.44	1,307,267	1,439,315	(9.17)%
Fee and commission income	455,957	404,138	12.82%	477,077	436,385	9.32%
Fee and commission expense	(81,870)	(79,716)	2.70%	(77,510)	(81,336)	(4.70)%
Net fee and commission income	374,087	324,422	15.31%	399,567	355,049	12.54%
Net trading income	133,160	114,276	16.52%	142,459	103,526	37.61%
Net gain from sale of available for sale financial instruments	365,898	199,760	83.17%	365,499	189,846	92.52%
Contribution to the Banking Deposits Guarantee Fund and Resolution Fund	(72,792)	(80,944)	(10.07)%	(72,792)	(95,216)	(23.55)%
Other operating income	56,368	37,176	51.62%	98,396	81,782	20.31%
Operating income	2,125,415	1,421,520	49.52%	2,240,396	2,074,302	8.01%
Personnel expenses	(463,252)	(371,871)	24.57%	(485,504)	(450,630)	7.74%
Depreciation and amortization	(53,531)	(40,584)	31.90%	(69,181)	(66,019)	4.79%
Other operating expenses	(323,763)	(304,176)	6.44%	(356,682)	(402,843)	(11.46)%
Operating expenses	(840,546)	(716,631)	17.29%	(911,367)	(919,492)	(0.88)%
Net impairment allowance on assets, provisions for other risks and loan commitments	(510,140)	(331,386)	53.94%	(507,100)	(461,108)	9.97%
Gain from aquisition	-	-	-	-	1,650,600	-
Profit before income tax	774,729	373,503	107.42%	821,929	2,344,302	(64.94)%
Income tax expense	(117,762)	(60,496)	94.66%	(124,028)	(63,652)	94.85%
Profit net	656,967	313,007	109.89%	697,901	2,280,650	(69.40)%

Note: The financial information as at 30.09.2016 and as at 30.09.2015 are not audited or revised.

**DEPUTY GENERAL DIRECTOR
GEORGE CĂLINESCU**



Banca Oamenilor Intreprinzatori

**FINANCIAL REPORTING MANAGER
MIRCEA ȘTEFĂNESCU**

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