

**SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2018**

ASSETS	30-sept-18	Bank	Δ sept 18 vs dec 17	30-sept-18	Group	Δ sept 18 vs dec 17
	RON thousand	31-dec-17 RON thousand		RON thousand	31-dec-17 RON thousand	
Cash and cash equivalents at Central Bank	6,204,024	6,637,692	(6.53)%	8,823,693	6,637,725	32.93%
Placements with banks	3,710,282	5,079,500	(26.96)%	4,878,105	5,125,282	(4.82)%
Loans and receivables - securities	423,455	222,792	90.07%	423,455	222,792	90.07%
Financial assets held for trading of witch:	80,100	83,135	(3.65)%	263,613	274,850	(4.09)%
<i>Derivatives</i>	14,738	9,854	49.56%	14,791	9,854	50.10%
<i>Equity instruments</i>	65,362	73,281	(10.81)%	176,017	213,838	(17.69)%
<i>Debt instrumnets</i>	-	-	-	72,805	51,158	42.31%
Loans and advances to customers- net*	32,510,638	29,914,039	8.68%	38,433,381	30,248,962	27.06%
Financial assets at fair value through profit and loss	629,127	-	-	484,095	-	-
Financial assets measured at fair value through other items of the comprehensive income	18,769,555	-	-	20,424,332	-	-
Financial assets available- for -sale	-	16,032,612	-	-	15,821,300	-
Financial assets measured at amortized cost - debt securities	-	-	-	904,788	-	-
Equity investments	1,183,827	156,631	655.81%	-	-	-
Property and equipment	422,480	407,649	3.64%	514,907	633,668	(18.74)%
Intangible assets	160,738	125,761	27.81%	290,077	133,255	117.69%
Goodwill	-	-	-	2,774	2,774	-
Current tax assets	22,926	148,594	(84.57)%	-	146,858	-
Deferred tax assets	32,237	173,243	(81.39)%	73,534	187,145	(60.71)%
Other financial assets	429,332	211,913	102.60%	791,565	234,317	237.82%
Other non- financial assets	108,228	108,514	(0.26)%	243,332	136,041	78.87%
Total assets	64,686,949	59,302,075	9.08%	76,551,651	59,804,969	28.00%

	Bank			Group		
	30-sept-18	31-dec-17	Δ sept 18	30-sept-18	31-dec-17	Δ sept 18
	RON	RON		RON	RON	
	thousand	thousand	vs dec 17	thousand	thousand	vs dec 17
LIABILITIES AND EQUITY						
Deposits from banks	161,853	127,946	26.50%	282,633	127,946	120.90%
Deposits from customers	52,384,187	49,099,201	6.69%	62,787,874	48,932,195	28.32%
Loans from banks and other financial institutions	1,535,140	1,099,891	39.57%	1,737,664	1,487,022	16.86%
Other subordinated liabilities	1,759,042	414,578	324.30%	1,763,025	414,578	325.26%
Provisions for other risks and for loan commitments	316,981	373,117	(15.05)%	381,590	382,849	(0.33)%
Held for trading financial liabilities	17,102	11,906	43.64%	18,805	11,906	57.95%
Current tax liability	-	-	-	92,170	-	-
Other financial liabilities (*)	1,276,931	1,142,938	11.72%	1,530,339	1,204,333	27.07%
Other non-financial liabilities	59,819	62,425	(4.17)%	125,403	104,028	20.55%
Total liabilities	57,511,055	52,332,002	9.90%	68,719,503	52,664,857	30.48%
Equity						
Share capital	4,898,982	4,427,940	10.64%	4,898,982	4,427,940	10.64%
Treasury shares	-	(32,140)	-	(15,287)	(47,427)	(67.77)%
Share premiums	28,381	28,381	-	28,381	28,381	-
Retained earnings	1,893,271	1,981,886	(4.47)%	2,286,588	2,202,764	3.81%
Other reserves	355,260	564,006	(37.01)%	343,532	513,764	(33.13)%
Total equity	7,175,894	6,970,073	2.95%	7,542,196	7,125,422	5.85%
Non-controlling interest	-	-	-	289,952	14,690	-
Total liabilities and equity	64,686,949	59,302,075	9.08%	76,551,651	59,804,969	28.00%

Note: The financial information as at September 30, 2018 are not audited or revised and for December 31, 2017 are audited.

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

DEPUTY GENERAL DIRECTOR

GEORGE CĂLINESCU

FINANCIAL REPORTING MANAGER

MIRCEA ȘTEFĂNESCU

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SEPARATE AND CONSOLIDATED PROFIT AND LOSS ACCOUNT AS AT SEPTEMBER 30, 2018

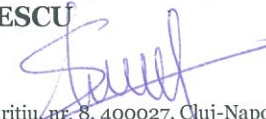
	Banca			Grup		
	30-sept-18 mii lei	30-sept-17 mii lei	Δ sept 18 vs. sept 17	30-sept-18 mii lei	30-sept-17 mii lei	Δ sept 18 vs. Sept 17
Interest income	1,792,543	1,472,701	21.72%	2,380,389	1,532,358	55.34%
Interest expense	(229,644)	(152,427)	50.66%	(290,748)	(153,330)	89.62%
Net interest income	1,562,899	1,320,274	18.38%	2,089,641	1,379,028	51.53%
Fee and commission income	602,334	512,897	17.44%	737,545	542,699	35.90%
Fee and commission expense	(135,633)	(88,592)	53.10%	(168,341)	(83,896)	100.65%
Net fee and commission income	466,701	424,305	9.99%	569,204	458,803	24.06%
Net trading income	176,469	161,958	8.96%	169,910	204,898	(17.08)%
Net loss /gain from the sales of financial instruments available-for sale	-	(13,860)	-	-	(12,905)	-
Net loss/(gain) on financial assets measured through comprehensive income	(7,861)	-	-	(8,525)	-	-
Net gain /loss from financial assets measured trough profit and loss	(3,194)	-	-	25,079	-	-
Contribution to the Banking Deposits Guarantee Fund and Resolution Fund	(34,646)	(49,696)	(30.28)%	(39,186)	(49,696)	(21.15)%
Other operating income	82,154	74,258	10.63%	449,823	109,556	310.59%
Operating income	2,242,522	1,917,239	16.97%	3,255,946	2,089,684	55.81%
Personnel expenses	(584,200)	(528,332)	10.57%	(732,741)	(560,811)	30.66%
Depreciation and amortization	(80,185)	(64,769)	23.80%	(121,368)	(89,859)	35.06%
Other operating expenses	(388,947)	(364,494)	6.71%	(733,212)	(405,530)	80.80%
Operating expenses	(1,053,332)	(957,595)	10.00%	(1,587,321)	(1,056,200)	50.29%
Net impairment(-) / income allowance on assets, provisions for other risks and loan commitments	84,254	(37,794)	(322.93)%	(103,281)	(53,905)	91.60%
Gain from acquisitions	-	-	-	110,764	-	-
Profit before income tax	1,273,444	921,850	38.14%	1,676,108	979,579	71.10%
Impairment/Income tax expense(-)	(294,381)	(142,007)	107.30%	(435,039)	(150,090)	189.85%
Profit net	979,063	779,843	25.55%	1,241,069	829,489	49.62%

Note: The financial information as at September 30,2018 and September 30, 2017 are not audited or revised.

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