

**SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2019**

| ASSETS | 30-Sep-19 | Bank | Δ Sep 19 vs Dec 18 | 30-Sep-19 | Group | Δ Sep 19 vs Dec 18 |
|--|------------------------|-------------------------------------|-----------------------|-------------------------------------|-------------------------------------|-----------------------|
| | RON <i>thousand</i> | 31-Dec-18 RON <i>thousand</i> | | 30-Sep-19 RON <i>thousand</i> | 31-Dec-18 RON <i>thousand</i> | |
| Cash and cash equivalents at Central Bank | 11,685,066 | 9,083,471 | 28.64% | 12,718,857 | 10,322,121 | 23.22% |
| Placements with banks | 5,717,693 | 4,000,416 | 42.93% | 6,575,784 | 4,650,137 | 41.41% |
| Financial assets held for trading of which: | 19,610 | 15,648 | 25.32% | 240,267 | 213,527 | 12.52% |
| <i>Derivatives</i> | <i>2,526</i> | <i>3,066</i> | <i>-17.61%</i> | <i>2,526</i> | <i>3,066</i> | <i>-17.61%</i> |
| <i>Equity instruments</i> | <i>17,084</i> | <i>12,582</i> | <i>35.78%</i> | <i>124,428</i> | <i>112,481</i> | <i>10.62%</i> |
| <i>Debt instruments</i> | - | - | - | <i>113,313</i> | <i>97,980</i> | <i>15.65%</i> |
| Loans and advances to customers - net (*) | 38,706,830 | 36,355,974 | 6.47% | 40,291,606 | 37,817,084 | 6.54% |
| Financial assets measured mandatorily at fair value through profit or loss | 813,641 | 609,638 | 33.46% | 604,043 | 456,127 | 32.43% |
| Financial assets measured at fair value through other comprehensive income | 21,164,459 | 21,363,908 | -0.93% | 21,185,214 | 21,374,708 | -0.89% |
| Financial assets at amortized cost - debt instruments | 1,458,211 | 431,099 | 238.25% | 2,273,631 | 1,082,418 | 110.05% |
| Investments in associates | 486,360 | 537,677 | -9.54% | - | - | - |
| Property, plant and equipment | 526,971 | 482,321 | 9.26% | 678,957 | 593,903 | 14.32% |
| Intangible assets | 249,827 | 253,847 | -1.58% | 281,101 | 283,219 | -0.75% |
| Right-of-use assets | 403,202 | - | - | 428,187 | - | - |
| Goodwill | - | - | - | 4,399 | 4,295 | 2.42% |
| Deferred tax assets | - | 48,687 | -100.00% | - | 73,920 | -100.00% |
| Other financial assets | 771,647 | 811,065 | -4.86% | 830,161 | 843,237 | -1.55% |
| Other non-financial assets | 212,813 | 125,163 | 70.03% | 278,992 | 182,058 | 53.24% |
| Total assets | 82,216,330 | 74,118,914 | 10.92% | 86,391,199 | 77,896,754 | 10.90% |

(*) At the Group level it also includes the impact of leasing activity

| | 30-Sep-19 RON thousand | Bank 31-Dec-18 RON thousand | Δ Sep 19 vs Dec 18 | 30-Sep-19 RON thousand | Group 31-Dec-18 RON thousand | Δ Sep 19 vs Dec 18 |
|---|------------------------------|--------------------------------------|-----------------------|------------------------------|---------------------------------------|-----------------------|
| LIABILITIES | | | | | | |
| Deposits from banks | 399,574 | 207,608 | 92.47% | 396,819 | 195,348 | 103.13% |
| Deposits from customers | 68,758,507 | 62,522,369 | 9.97% | 71,423,133 | 65,160,466 | 9.61% |
| Loans from banks and other financial institutions | 944,323 | 1,185,556 | -20.35% | 1,416,936 | 1,703,551 | -16.82% |
| Other subordinated liabilities | 1,708,695 | 1,651,518 | 3.46% | 1,712,407 | 1,655,377 | 3.45% |
| Provisions for other risks and for loan commitments | 464,855 | 444,673 | 4.54% | 493,003 | 472,722 | 4.29% |
| Held for trading financial liabilities | 12,162 | 4,226 | 187.79% | 12,162 | 4,226 | 187.79% |
| Current tax liabilities | 126,629 | 43,935 | 188.22% | 133,104 | 40,953 | 225.02% |
| Deferred tax liabilities | 26,624 | - | - | 15,110 | - | - |
| Financial lease liabilities | 401,822 | - | - | 426,631 | - | - |
| Other financial liabilities (*) | 944,076 | 532,941 | 77.14% | 1,224,903 | 650,623 | 88.27% |
| Other non-financial liabilities | 57,892 | 114,872 | -49.60% | 92,848 | 133,415 | -30.41% |
| Total liabilities | 73,845,159 | 66,707,698 | 10.70% | 77,347,056 | 70,016,681 | 10.47% |
| EQUITY | | | | | | |
| Share capital | 5,302,419 | 4,898,982 | 8.24% | 5,302,419 | 4,898,982 | 8.24% |
| Treasury shares | (6,136) | (23,271) | -73.63% | -21,424 | -38,558 | -44.44% |
| Share premiums | 28,396 | 28,381 | 0.05% | 31,016 | 28,381 | 9.28% |
| Retained earnings | 2,221,548 | 2,075,470 | 7.04% | 2,535,875 | 2,257,065 | 12.35% |
| Other reserves | 824,944 | 431,654 | 91.11% | 841,307 | 441,666 | 90.48% |
| Total equity | 8,371,171 | 7,411,216 | 12.95% | 8,689,193 | 7,587,536 | 14.52% |
| Non-controlling interests | - | - | - | 354,950 | 292,537 | 21.34% |
| Total liabilities and equity | 82,216,330 | 74,118,914 | 10.92% | 86,391,199 | 77,896,754 | 10.90% |

Note: The financial information as at September 30, 2019 is not audited nor revised, while the financial information as at December 31, 2018 is audited.

() At the Group level it also includes the financial liabilities towards fund unit holders*

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GEORGE CĂLINESCU

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SEPARATE AND CONSOLIDATED PROFIT AND LOSS ACCOUNT AS AT SEPTEMBER 30, 2019

| | 30-Sep-19 | Bank | Δ Sep 19 | 30-Sep-19 | Group | Δ Sep 19 |
|---|--------------------|--------------------|-------------------|--------------------|--------------------|-------------------|
| | RON | 30-Sep-18 | vs. Sep 18 | RON | 30-Sep-18 | vs. Sep 18 |
| | thousand | thousand | | thousand | thousand | |
| Interest income | 2,343,156 | 1,792,543 | 30.72% | 2,681,613 | 2,380,389 | 12.65% |
| Interest expense | (365,989) | (229,644) | 59.37% | (414,120) | (290,748) | 42.43% |
| Net interest income | 1,977,167 | 1,562,899 | 26.51% | 2,267,493 | 2,089,641 | 8.51% |
| Fee and commission income | 744,946 | 602,334 | 23.68% | 850,559 | 737,545 | 15.32% |
| Fee and commission expense | (202,883) | (135,633) | 49.58% | (230,264) | (168,341) | 36.78% |
| Net fee and commission income | 542,063 | 466,701 | 16.15% | 620,295 | 569,204 | 8.98% |
| Net trading income | 235,663 | 176,469 | 33.54% | 286,562 | 169,910 | 68.66% |
| Net gain/(loss) from financial assets measured through other comprehensive income | 84,132 | (7,861) | - | 84,180 | (8,525) | - |
| Net gain/(loss) from financial assets mandatorily measured through profit or loss | 93,829 | (3,194) | - | 92,279 | 25,079 | 267.95% |
| Contribution to the Banking Deposits Guarantee Fund and Resolution Fund | (107,615) | (34,646) | 210.61% | (110,124) | (39,186) | 181.03% |
| Other operating income | 102,817 | 82,154 | 25.15% | 130,341 | 449,823 | -71.02% |
| Operating income | 2,928,056 | 2,242,522 | 30.57% | 3,371,026 | 3,255,946 | 3.53% |
| Personnel expenses | (674,637) | (584,200) | 15.48% | (771,993) | (732,741) | 5.36% |
| Depreciation and amortization | (211,167) | (80,185) | 163.35% | (229,239) | (121,368) | 88.88% |
| Other operating expenses | (401,120) | (388,947) | 3.13% | (484,302) | (733,212) | -33.95% |
| Operating expenses | (1,286,924) | (1,053,332) | 22.18% | (1,485,534) | (1,587,321) | -6.41% |
| Net impairment(-) / income allowance on assets, provisions for other risks and loan commitments | (13,055) | 84,254 | -115.49% | (40,340) | (103,281) | -60.94% |
| Earnings from acquisitions | - | - | - | - | 110,764 | -100.00% |
| Profit before income tax | 1,628,077 | 1,273,444 | 27.85% | 1,845,152 | 1,676,108 | 10.09% |
| Impairment/Income tax expense(-) | (243,033) | (294,381) | -17.44% | (276,404) | (435,039) | -36.46% |
| Net profit | 1,385,044 | 979,063 | 41.47% | 1,568,748 | 1,241,069 | 26.40% |

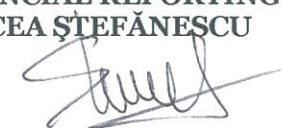
Note: The financial information as at September 30, 2019 and September 30, 2018 is not audited nor revised.

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