

**SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT DECEMBER 31, 2022**

	<b>31-dec-22</b>	<b>Bank</b>	<b>Δ dec 22</b>	<b>31-dec-22</b>	<b>Group</b>	<b>Δ dec 22</b>
<b>ASSETS</b>	<b>RON</b>	<b>31-dec-21</b>	<b>vs dec 21</b>	<b>RON</b>	<b>31-dec-21</b>	<b>vs dec 21</b>
	<b>thousand</b>	<b>thousand</b>		<b>thousand</b>	<b>thousand</b>	
Cash and cash equivalents at Central Bank	12,645,157	16,763,625	-24.57%	14,540,717	18,320,913	-20.63%
Placements with banks and public institutions	6,634,858	9,612,690	-30.98%	5,567,332	10,394,297	-46.44%
Financial assets held for trading of which:	249,136	111,049	124.35%	539,813	419,377	28.72%
<i>Derivatives</i>	218,443	79,842	173.59%	218,443	80,927	169.93%
<i>Equity instruments</i>	30,693	31,207	-1.65%	212,829	205,313	3.66%
<i>Debt instruments</i>	-	-	-	108,541	133,137	-18.47%
Loans and advances to customers - net (*)	63,449,954	52,238,523	21.46%	68,013,517	56,117,785	21.20%
Financial assets measured mandatorily at fair value through profit or loss	1,474,595	1,465,497	0.62%	1,106,041	1,108,316	-0.21%
Financial assets measured at fair value through other comprehensive income	43,124,154	40,853,784	5.56%	43,485,732	41,193,373	5.56%
Financial assets at amortized cost - debt instruments	975,159	355,331	174.44%	2,059,712	1,483,111	38.88%
Equity investments	708,412	735,486	-3.68%	-	-	-
Investments in associates	-	-	-	3,737	4,459	-16.19%
Property plant and equipment	731,037	652,581	12.02%	1,174,446	1,064,215	10.36%
Intangible assets	429,960	334,783	28.43%	506,238	406,244	24.61%
Right-of-use assets	696,798	706,647	-1.39%	487,957	492,021	-0.83%
Goodwill	-	-	-	154,363	22,424	588.38%
Current tax assets	26,627	-	-	14,947	-	-
Deferred tax assets	747,800	227,724	228.38%	791,605	257,885	206.96%
Other financial assets	1,935,629	884,171	118.92%	1,887,028	1,054,904	78.88%
Other non-financial assets	130,953	120,142	9.00%	177,610	161,866	9.73%
<b>Total assets</b>	<b>133,960,229</b>	<b>125,062,033</b>	<b>7.12%</b>	<b>140,510,795</b>	<b>132,501,190</b>	<b>6.04%</b>

(\*) At a group level it also includes the impact of leasing activities

	31-dec-22 RON thousand	Bank 31-dec-21 RON thousand	Δ dec 22 vs dec 21	31-dec-22 RON thousand	Group 31-dec-21 RON thousand	Δ dec 22 vs dec 21
<b>LIABILITIES</b>						
Held for trading financial liabilities	41,695	38,689	7.77%	41,695	39,179	6.42%
Deposits from banks	1,631,542	952,453	71.30%	1,678,082	1,024,259	63.83%
Deposits from customers	116,503,842	102,698,085	13.44%	119,731,729	108,021,629	10.84%
Loans from banks and other financial institutions	3,562,483	7,457,843	-52.23%	4,840,928	7,929,500	-38.95%
Other subordinated liabilities	1,718,909	1,706,234	0.74%	1,748,260	1,762,484	-0.81%
Provisions for other risks and for loan commitments	431,296	493,006	-12.52%	500,546	538,460	-7.04%
Current tax liability	-	62,076	-	-	68,357	-
Deferred tax liabilities	-	-	-	-	-	-
Financial lease liabilities	663,680	716,569	-7.38%	492,956	498,597	-1.13%
Other financial liabilities (*)	1,315,969	1,440,467	-8.64%	1,789,692	1,860,504	-3.81%
Other non-financial liabilities	132,636	143,486	-7.56%	215,374	194,087	10.97%
<b>Total liabilities</b>	<b>126,002,052</b>	<b>115,708,908</b>	<b>8.90%</b>	<b>131,039,262</b>	<b>121,937,056</b>	<b>7.46%</b>
<b>EQUITY</b>						
Share capital	7,163,083	6,397,971	11.96%	7,163,083	6,397,971	11.96%
Treasury shares	(49,463)	-	-	(64,750)	(15,287)	323.56%
Share premiums	28,614	28,614	-	31,235	31,235	-
Retained earnings	3,558,320	3,051,409	16.61%	4,457,854	3,736,875	19.29%
Other reserves	(2,742,377)	(124,869)	-	(2,668,556)	(58,512)	-
<b>Total equity</b>	<b>7,958,177</b>	<b>9,353,125</b>	<b>-14.91%</b>	<b>8,918,866</b>	<b>10,092,282</b>	<b>-11.63%</b>
Non-controlling interests	-	-	-	552,667	471,852	17.13%
<b>Total liabilities and equity</b>	<b>133,960,229</b>	<b>125,062,033</b>	<b>7.12%</b>	<b>140,510,795</b>	<b>132,501,190</b>	<b>6.04%</b>

(\*) At a group level it also includes the financial liabilities towards fund unit holders

Note: The preliminary annual financial statements as at 31.12.2022 are not audited or reviewed and those as at 31.12.2021 are audited.

DEPUTY CEO

GEORGE CĂLINESCU



COORDINATING MANAGER  
ACCOUNTING AND REPORTING  
MIRCEA ȘTEFĂNESCU





**SEPARATE AND CONSOLIDATED PROFIT AND LOSS ACCOUNT AS AT DECEMBER 31, 2022**

	31-dec-22 RON thousand	Bank 31-dec-21 RON thousand	Δ dec 22 vs dec 21	31-dec-22 RON thousand	Group 31-dec-21 RON thousand	Δ dec 22 vs dec 21
Interest income calculated using the effective interest method	5,136,663	3,236,110	58.73%	5,769,630	3,570,594	61.59%
Other similar income	30,203	11,668	158.85%	262,146	125,159	109.45%
Interest expense	(1,502,270)	(501,261)	199.70%	(1,602,950)	(552,281)	190.24%
Other similar expense	(6,356)	(6,681)	-4.86%	(2,167)	(1,353)	60.16%
<b>Net interest income</b>	<b>3,658,240</b>	<b>2,739,836</b>	<b>33.52%</b>	<b>4,426,659</b>	<b>3,142,119</b>	<b>40.88%</b>
Fee and commission income	1,526,826	1,219,845	25.17%	1,781,324	1,432,875	24.32%
Fee and commission expense	(528,369)	(413,569)	27.76%	(613,492)	(471,518)	30.11%
<b>Net fee and commission income</b>	<b>998,457</b>	<b>806,276</b>	<b>23.84%</b>	<b>1,167,832</b>	<b>961,357</b>	<b>21.48%</b>
Net trading income	597,139	461,286	29.45%	686,070	528,682	29.77%
Net loss/gain from financial assets measured through other comprehensive income	(126,119)	178,960	-170.47%	(121,638)	179,023	-167.95%
Net loss/gain from financial assets mandatorily measured through profit and loss	(13,842)	64,488	-121.46%	(17,252)	38,409	-144.92%
Contribution to the Banking Deposits Guarantee Fund and Resolution Fund	(143,513)	(82,022)	74.97%	(153,684)	(90,000)	70.76%
Other operating income	389,627	179,354	117.24%	291,969	181,824	60.58%
<b>Operating income</b>	<b>5,359,989</b>	<b>4,348,178</b>	<b>23.27%</b>	<b>6,279,956</b>	<b>4,941,414</b>	<b>27.09%</b>
Personnel expenses	(1,385,160)	(1,159,065)	19.51%	(1,655,533)	(1,328,277)	24.64%
Depreciation and amortization	(350,902)	(340,579)	3.03%	(392,996)	(357,831)	9.83%
Other operating expenses	(925,226)	(591,339)	56.46%	(935,219)	(695,892)	34.39%
<b>Operating expenses</b>	<b>(2,661,288)</b>	<b>(2,090,983)</b>	<b>27.27%</b>	<b>(2,983,748)</b>	<b>(2,382,000)</b>	<b>25.26%</b>
Impairment or reversal of impairment on financial assets not measured at fair value through profit or loss	(320,081)	(354,630)	-9.74%	(553,162)	(385,844)	43.36%
(Other) Provisions and reversal of provisions	42,060	119,803	-64.89%	58,007	129,228	-55.11%
<b>Profit before income tax</b>	<b>2,420,680</b>	<b>2,022,368</b>	<b>19.70%</b>	<b>2,801,053</b>	<b>2,302,798</b>	<b>21.64%</b>
Income tax expense	(242,681)	(239,664)	1.26%	(312,636)	(278,265)	12.35%
<b>Net profit</b>	<b>2,177,999</b>	<b>1,782,704</b>	<b>22.17%</b>	<b>2,488,417</b>	<b>2,024,533</b>	<b>22.91%</b>

*Note: The preliminary annual financial statements as at 31.12.2022 are not audited or reviewed and those as at 31.12.2021 are audited.*

**DEPUTY CEO**

**GEORGE CĂLINESCU**

Banca Oamenilor Întreprinzători

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