



Annex

FINANCIAL RESULTS, 31.12.2014

BALANCE SHEET <i>thd. RON</i>	31-Dec-14	31-Dec-13	Δ 31.12.2014 vs.31.12.2013
Cash and cash equivalents	4,225,966	4,101,913	3.0%
Due from banks	2,216,105	1,666,177	33.0%
Loans and receivables - securities	162,801	92,335	76.3%
Financial assets at fair value through profit or loss and derivatives	52,311	11,122	370.3%
Loans and advances to customers - net	17,546,443	16,667,200	5.3%
-Loans and advances to customers - gross	20,019,990	19,160,259	4.5%
-Loan provisions	(2,473,547)	(2,493,059)	-0.8%
Investment securities, available for sale			21.4%
	10,852,865	8,936,455	
Intangible assets	70,466	82,908	-15.0%
Tangible assets	289,537	289,046	0.2%
Equity investments	74,856	73,956	1.2%
Other assets	153,936	144,753	6.3%
Total assets	35,645,286	32,065,865	11.2%
Deposits from banks	133,348	418,755	-68.2%
Deposits from customers	30,045,502	25,803,860	16.4%
Loans from banks and other financial institutions	949,053	2,067,261	-54.1%
Subordinated liabilities	394,658	337,913	16.8%
Deferred tax liabilities	44,852	59,985	-25.2%
Other liabilities	362,137	295,597	22.5%
Total liabilities	31,929,550	28,983,371	10.2%
Shareholders' equity			
Share capital	2,695,125	2,292,937	17.5%
Share premium	38,873	0	
Revaluation reserves	27,852	28,997	-3.9%
Own shares	-10,468	-818	1,179.7%
Retained earnings	503,123	430,043	17.0%
Other reserves	461,231	331,335	39.2%
Total equity	3,715,736	3,082,494	20.5%
Total liabilities and shareholders' equity	35,645,286	32,065,865	11.2%

PROFIT AND LOSS ACCOUNT AND OTHER COMPREHENSIVE INCOME

<i>thd. RON</i>	31- Dec-14	31-Dec -13	Δ Dec14 vs. Dec13
Interest income	1,756,614	1,846,013	-4.8%
Interest expenses	(619,014)	(855,631)	-27.7%
Net interest income	1,137,600	990,382	14.9%
Fee and commission income	498,805	435,175	14.6%
Fee and commission expenses	(92,187)	(73,439)	25.5%
Net fee and commission income	406,618	361,736	12.4%
Net trading income	126,805	128,832	-1.6%
Gains (losses) on available-for-sale assets	338,784	203,613	66.4%
Contribution, Deposits Guarantee Fund	(73,152)	(64,398)	13.6%
Other operating income	58,957	39,172	50.5%
Operating income	1,995,612	1,659,337	20.3%
Personnel expenses	(458,573)	(441,242)	3.9%
Depreciation and amortization	(57,385)	(56,780)	1.1%
Other operating expenses	(320,560)	(310,829)	3.1%
Operating expenses	(836,518)	(808,851)	3.4%
Net impairment losses on assets and credit commitments	(637,811)	(407,384)	56.6%
Profit before income tax	521,283	443,102	17.6%
Income tax expense	(73,179)	(68,204)	7.3%
Net Profit	448,104	374,898	19.5%

Sediul Central

Cluj-Napoca, Cluj
 Str. G. Barițiu nr. 8, 400027
 Tel.: +(4)0264.407.150 | Fax: +(4)0264.407.179
 www.bancatransilvania.ro

Banca oamenilor întreprinzători

	31- Dec-14	31-Dec -13	Δ Dec14 vs. Dec13
Profit for the year	448,104	374,898	19.5%
Items that may never be reclassified to profit or loss	751	-5,568	
Increases/decreases from revaluation of property and equipment, net of tax	447	-5,517	
Other comprehensive income items	304	-51	
Items that are or may be reclassified to profit or loss	103,831	10,303	907.8%
Fair value reserves (from available-for-sale financial assets) net of tax, out of which:	103,831	10,303	907.8%
Net gain from transactions with available-for-sale financial instruments transferred to profit and loss account	-310,804	-187,552	65.7%
Fair value changes of available-for-sale financial instruments	414,635	197,855	109.6%
Total comprehensive income for the year	552,686	379,633	45.6%

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