

BANCA TRANSILVANIA S.A.**INDIVIDUAL INCOME STATEMENT
MARCH 31 2010 AND MARCH 31 2009**

	Convenience Translation			
	31-Mar-10 <i>RON thousand</i>	31-Mar-09 <i>RON thousand</i>	31-Mar-10 <i>EUR thousand</i>	31-Mar-09 <i>EUR thousand</i>
			0.0000	4.2662
Interest income	481,215	509,178	116,934	119,352
Interest expense	(242,474)	(378,737)	(58,921)	(88,776)
Net interest income	238,741	130,441	58,013	30,576
Fee and commission income	93,381	97,967	22,691	22,964
Fee and commission expense	(9,834)	(9,632)	(2,390)	(2,258)
Net fee and commission income	83,547	88,335	20,302	20,706
Net trading income	27,901	26,549	6,780	6,223
Other operating income	4,186	3,025	1,017	709
Operating income	354,375	248,350	86,112	58,214
Impairment losses on financial assets	(146,746)	(83,838)	(35,659)	(19,652)
Personnel expenses	(83,246)	(81,647)	(20,229)	(19,138)
Depreciation and amortisation	(14,170)	(15,769)	(3,443)	(3,696)
Other expenses	(64,877)	(64,560)	(15,765)	(15,133)
Operating expenses	(309,039)	(245,814)	(75,096)	(57,619)
Profit before income tax	45,336	2,536	11,017	595
Income tax expense	(28,861)	-1,577	-7,013	-370
Net profit/ loss	16,475	959	4,003	225

Robert Rekkers
Director General

Maria Moldovan
Director Financiar

Intocmit
Agripina Jeflea

