Banca Transilvania, Successful Romanian Story on the Bucharest Stock Exchange
Update: April 2018
"The First 23 Years of Banca Transilvania

Banca Transilvania has made history so far because it has the entrepreneurial spirit in its DNA. As a local bank, we have always been able to act swiftly and to permanently optimize our business model.

Bold and cautious, optimistic and innovative - this is how we, Banca Transilvania, have been in these 23 years.

As the first bank in Romania listed on the Bucharest Stock Exchange in 1997, I thank everyone who knows that TOGETHER, as a team, we do have the necessary synergies to succeed: shareholders, clients, employees and partners.

Horia Ciorcilă
Chairman of BT’s Board of Directors and Founder
Banca Transilvania, Romanian Successful Brand

- 2nd top bank in Romania
- Market share (assets): 13.2%
- 2.2 million clients
- Assets: RON 51.8 billion
- Net loans: RON 27.2 billion
- Income: RON 2.8 billion
- Profit: RON 1.2 billion
The beginning of our story...

Once upon a time, in 1993, there was a group of entrepreneurial friends. They started together a business with a capital of USD 2 million.

A bank was born. Banca Transilvania.
The beginning, more than 20 years ago...

The story of Banca Transilvania started in Bank, in Cluj-Napoca, with one branch and 13 persons, some of them still part of our team.

- BT, the first bank listed on the Bucharest Stock Exchange (TLV) in 1997
- The first cooperation with EBRD for the support of local SMEs in 1999
- EBRD becomes BT’s significant shareholder in October 2001
Stage II 2002-2008:
ambitious development at national level

2002-2008

BT’s network grows from 40 to 500 units

BT is in the top 10 banking players, in terms of assets

Summer of 2007

global economic crisis

The Bank consolidates a financial group
(Banca Transilvania Financial Group)
Stage III 2009-2016: consolidation & maturity

- **2008**: World premiere
  - BT & Western Union, launching of money transfer services via ATMs
- **2010**: National premiere
  - BT & Western Union, launching of money transfer services via Internet Banking
- **2012**: National premiere
  - BT & Western Union, launching of money transfer services via Mobile Banking
- **2013**: World premiere
  - BT & Western Union, launching of money transfer services via ATMs
- **2014**: The Most Trusted Brand
  - Reader’s Digest
- **2015**: BT acquires and integrated Volksbank Romania
- **2016**: Rebranding BT
  - Prize: BT, The Bank of the Year (MasterCard & Wallstreet)
The bank’s market value increased on an average by 55% per year.
From its listing until 2016, BT has raised almost RON 4 billion from the stock exchange.
Superior yield for TLV shares in the last 10 years

rescaled, 03/07=100 (+FX adjustment)

- Euro Stoxx Banks
- BET
- TLV
TLV, among the very few shares that have exceeded the maximum values of 2007

- **Price:** 2.7 RON (27/03/16)
- **Number of shares:** 3,646 million
- **Capitalization:** 9,844 million RON

- **YTD trend:** ↑ 13%
- **YoY trend:** ↑ 22%
- **Vs. maximum values 2007:** ↑ 51%
- **Vs. minimum values 2009:** ↑ 1,307%

TLV trend on the Bucharest Stock Exchange (last 10 years)
BT Human Resources. Human Banking

- More than 7,000 employees
- Employees’ average age: 36 years
There are currently over 500 BT units in Romania and Italy
Qualitative Objectives & Achievements in 2016

- Increasing loan portfolio quality;

- Investments in technology and digital capacities;

- Modernization of the Internet Banking and Mobile Banking (BT24) applications;

- Focus on the financing of strategic sectors for BT: agriculture, industrial production, exports, healthcare, projects co-financed with EU funds; focus on new activity fields: creative industries and liberal professions;

- Development of the Microloan project (BT Mic launching);

- Application for the new European funding schemes for 2014-2020.
Quantitative Objectives & Achievements in 2016

<table>
<thead>
<tr>
<th>OBJECTIVES</th>
<th>PROPOSALS</th>
<th>ACHIEVEMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td>RON 49.85 billion</td>
<td>RON 51.77 billion</td>
</tr>
<tr>
<td></td>
<td>+5% vs. 2015</td>
<td>+9% vs. 2015</td>
</tr>
<tr>
<td>Gross profit</td>
<td>RON 907 million</td>
<td>RON 999 million</td>
</tr>
<tr>
<td></td>
<td></td>
<td>+10% vs. 2016 budget</td>
</tr>
<tr>
<td>Deposits from customers</td>
<td>RON 40.44 billion</td>
<td>RON 41.9 billion</td>
</tr>
<tr>
<td></td>
<td>+5% vs. 2015</td>
<td>+9 vs. 2015</td>
</tr>
<tr>
<td>Loans to customers (gross)</td>
<td>RON 29.51 billion</td>
<td>RON 29.38 billion</td>
</tr>
<tr>
<td></td>
<td>+6 vs. 2016</td>
<td>+6% vs. 2015</td>
</tr>
<tr>
<td>Equity</td>
<td>RON 5.63 billion</td>
<td>RON 5.98 billion</td>
</tr>
<tr>
<td></td>
<td></td>
<td>-2% vs. 2015</td>
</tr>
<tr>
<td>Issued cards</td>
<td>2.54 million cards</td>
<td>2.8 million cards</td>
</tr>
<tr>
<td>Loan / Deposit ratio</td>
<td>0.73</td>
<td>0.70</td>
</tr>
<tr>
<td>Investment budget</td>
<td>RON 183.65 million</td>
<td>RON 120.96 million</td>
</tr>
<tr>
<td></td>
<td>included</td>
<td>(VAT included)</td>
</tr>
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</tbody>
</table>
# BT Active Client Base Trend in 2016

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Total number of clients</td>
<td>2.27 million</td>
<td>2.15 million</td>
<td>+5%</td>
</tr>
<tr>
<td>▪ SME Clients</td>
<td>207,477</td>
<td>190,899</td>
<td>+9%</td>
</tr>
<tr>
<td>▪ Retail Clients</td>
<td>2.05 million</td>
<td>1.95 million</td>
<td>+5%</td>
</tr>
<tr>
<td>▪ Corporate clients</td>
<td>11,769</td>
<td>11,355</td>
<td>+4%</td>
</tr>
</tbody>
</table>

*Acc. to BT’s definition*
BT business line trends in 2016

Corporate:

• Active clients: 11,800
• Loans: RON 11.071 million (off-balance sheet items = RON 1,103 million)

SME:

• Active clients: 207,000
• Operating income: +17% vs. 2015

Retail:

• Active clients: 2.05 million (of total 2.27 million)
• Deposits: > RON 26.35 mln. (+13% vs. 2015)
• Issued cards: > 2.82 million. BT, leader in terms of issued cards and transaction volumes
• Internet Banking: over 800,000 users (+21% vs. 2015)
• Mobile Banking: over 250,000 clients (+77% vs. 2015)
• Extended network: almost 1,120 ATMs; over 31,800 POSs
## IFRS Financial Statements– Banca Transilvania
### Profit and Loss Account vs. Revenue and Expense Budget (REB)

<table>
<thead>
<tr>
<th>Profit and loss account</th>
<th>Achievements 2015</th>
<th>REB 2016</th>
<th>Achievements 2016</th>
<th>% REB achieved</th>
</tr>
</thead>
<tbody>
<tr>
<td>NET BANKING INCOME</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Of which:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Net interest income</td>
<td>1,910</td>
<td>1,758</td>
<td>1,711</td>
<td>97%</td>
</tr>
<tr>
<td>- Net commission income</td>
<td>458</td>
<td>507</td>
<td>509</td>
<td>101%</td>
</tr>
<tr>
<td>OPERATING EXPENSES</td>
<td>1,346</td>
<td>1,138</td>
<td>1,170</td>
<td>103%</td>
</tr>
<tr>
<td>OPERATING INCOME</td>
<td>1,409</td>
<td>1,601</td>
<td>1,653</td>
<td>103%</td>
</tr>
<tr>
<td>Net provisions</td>
<td>795</td>
<td>694</td>
<td>654</td>
<td>94%</td>
</tr>
<tr>
<td>GROSS PROFIT</td>
<td>615</td>
<td>907</td>
<td>999</td>
<td>110%</td>
</tr>
</tbody>
</table>

Bargaining gain Volksbank Romania: 1,651

GROSS PROFIT: 2,265
### IFRS Financial Statement - Balance Sheet. Banca Transilvania

<table>
<thead>
<tr>
<th>Details</th>
<th>Achievement s 2015</th>
<th>2016 REB</th>
<th>Achievements 2016</th>
<th>Increase/Decrease 2016/2015</th>
<th>% Achievement 2016/REB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans:</td>
<td>27,740</td>
<td>29,510</td>
<td>29,380</td>
<td>6%</td>
<td>100%</td>
</tr>
<tr>
<td>Provisions</td>
<td>-2,632</td>
<td>-2,603</td>
<td>-2,169</td>
<td>-17%</td>
<td>83%</td>
</tr>
<tr>
<td>Quick ratio</td>
<td>8,887</td>
<td>7,105</td>
<td>8,040</td>
<td>-10%</td>
<td>113%</td>
</tr>
<tr>
<td>Securities</td>
<td>12,389</td>
<td>14,716</td>
<td>15,180</td>
<td>23%</td>
<td>103%</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>495</td>
<td>686</td>
<td>585</td>
<td>18%</td>
<td>85%</td>
</tr>
<tr>
<td>- Property and equipment and intangible assets</td>
<td>409</td>
<td>591</td>
<td>449</td>
<td>10%</td>
<td>76%</td>
</tr>
<tr>
<td>- Participating interest</td>
<td>85</td>
<td>95</td>
<td>136</td>
<td>61%</td>
<td>143%</td>
</tr>
<tr>
<td>Other assets</td>
<td>464</td>
<td>441</td>
<td>754</td>
<td>62%</td>
<td>171%</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>47,343</strong></td>
<td><strong>49,855</strong></td>
<td><strong>51,770</strong></td>
<td><strong>9%</strong></td>
<td><strong>104%</strong></td>
</tr>
<tr>
<td>Equity</td>
<td>6,118</td>
<td>5,637</td>
<td>5,984</td>
<td>-2%</td>
<td>106%</td>
</tr>
<tr>
<td>Subordinated loan</td>
<td>416</td>
<td>391</td>
<td>424</td>
<td>2%</td>
<td>108%</td>
</tr>
<tr>
<td>Deposits from customers</td>
<td>38,395</td>
<td>40,444</td>
<td>41,852</td>
<td>9%</td>
<td>103%</td>
</tr>
<tr>
<td>Deposits from banks</td>
<td>1,374</td>
<td>2,397</td>
<td>2,494</td>
<td>82%</td>
<td>104%</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>1,040</td>
<td>986</td>
<td>1,016</td>
<td>-2%</td>
<td>103%</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES</strong></td>
<td><strong>47,343</strong></td>
<td><strong>49,855</strong></td>
<td><strong>51,770</strong></td>
<td><strong>9%</strong></td>
<td><strong>104%</strong></td>
</tr>
</tbody>
</table>
## IFRS Consolidated profit/loss
### Banca Transilvania Financial Group

<table>
<thead>
<tr>
<th>PROFIT AND LOSS ACCOUNT</th>
<th>Achievements 2015</th>
<th>Achievements 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>NET BANKING INCOME</strong> Of which:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Net interest income</td>
<td>1,952</td>
<td>1,764</td>
</tr>
<tr>
<td>- Net commission income</td>
<td>487</td>
<td>546</td>
</tr>
<tr>
<td><strong>OPERATING EXPENSES</strong></td>
<td>1,407</td>
<td>1,290</td>
</tr>
<tr>
<td><strong>OPERATING INCOME</strong></td>
<td>1,448</td>
<td>1,717</td>
</tr>
<tr>
<td>Net provisions</td>
<td>798</td>
<td>658</td>
</tr>
<tr>
<td><strong>GROSS PROFIT</strong></td>
<td>650</td>
<td>1,059</td>
</tr>
<tr>
<td>Bargaining gain Volksbank Romania</td>
<td>1,651</td>
<td>-</td>
</tr>
<tr>
<td><strong>GROSS PROFIT</strong></td>
<td>2,301</td>
<td>1,059</td>
</tr>
</tbody>
</table>
## Consolidated financial position IFRS
**Banca Transilvania Financial Group**

<table>
<thead>
<tr>
<th>Banca Transilvania Financial Group</th>
<th>2015</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans:</td>
<td>28,049</td>
<td>29,530</td>
</tr>
<tr>
<td>Provisions</td>
<td>-2,823</td>
<td>-2,296</td>
</tr>
<tr>
<td>Quick ratio</td>
<td>8,907</td>
<td>8,079</td>
</tr>
<tr>
<td>Securities</td>
<td>12,417</td>
<td>15,178</td>
</tr>
<tr>
<td>Intangible assets</td>
<td>527</td>
<td>648</td>
</tr>
<tr>
<td>Other assets</td>
<td>502</td>
<td>805</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>47,579</td>
<td>51,944</td>
</tr>
<tr>
<td>Equity</td>
<td>6,241</td>
<td>6,153</td>
</tr>
<tr>
<td>Subordinated loan</td>
<td>416</td>
<td>424</td>
</tr>
<tr>
<td>Deposits from customers</td>
<td>38,302</td>
<td>41,681</td>
</tr>
<tr>
<td>Deposits from banks</td>
<td>1,518</td>
<td>2,552</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>1,102</td>
<td>1,134</td>
</tr>
<tr>
<td><strong>Total liabilities and equity</strong></td>
<td>47,579</td>
<td>51,944</td>
</tr>
</tbody>
</table>
Proposal Profit Distribution BT 2016, presented to the General Meeting of Shareholders and voted by the shareholders (April 2017)

<table>
<thead>
<tr>
<th>Profit</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross profit</td>
<td>999,123</td>
</tr>
<tr>
<td>Statutory reserves and other reserves</td>
<td>-49,956</td>
</tr>
<tr>
<td>Reserves from the net deferred profit BG</td>
<td>-264,096</td>
</tr>
<tr>
<td>Income tax*</td>
<td>229,317</td>
</tr>
<tr>
<td>Net profit to be distributed</td>
<td>914,388</td>
</tr>
<tr>
<td>Dividends</td>
<td>-219,000</td>
</tr>
<tr>
<td>Net profit to be distributed</td>
<td>695,388</td>
</tr>
</tbody>
</table>

*It represents income and includes the income from deferred income tax related to the Volksbank transaction
Fitch Rating for BT

• In October 2016, Fitch Ratings has reaffirmed the Long-Term Issuer Default Rating (IDR) of Banca Transilvania at ‘BB’, with a Stable Outlook, as well as BT’s Viability Rating (VR) at ‘BB’.

According to Fitch, the viability rating reflects:

✓ the bank’s stable and strong profitability and internal capital generation, strong capital reserves and a strong deposit funding base and liquidity position
✓ Ongoing improvement of the asset quality
Banca Transilvania Financial Group, a new brand identity 2016

September 2016: launching of the new BT brand identity

The launching accompanied a new development and maturity stage of the Bank and of the BT Financial Group.

The new concept perfectly reflects what BT is now: a Romanian bank, local champion, a strong supporter of Romanian entrepreneurs

BT, meaningful association with Romania, modernity, energy

We have preserved the elements that have contributed to our reputation, favorable position and appeal (BT shield; BT Fairy-Man)

This is the second rebranding in BT’s history (the first in 2003)
2016, a new year for BT’s involvement in the community

• Almost RON 18 million invested by BT in corporate social responsibility actions;

• Supported fields: financial and entrepreneurial education, volunteering, support (in basketball), culture and social causes;

• BT Club offered financial education programs to more than 8,000 local entrepreneurs, via 60 seminars organized in 2016, all over the country.

• Via the BT foundation, Clujul are Suflet (Cluj has Soul) - almost 2,000 young people supported by BT for a better life

• BT, one of the founders and partners of the 100% British business school, EMBA University of Hull;

• BT, the official partner of the Romanian Basketball Federation

• BT participates in afforestation actions in different regions in Romania
2016: A new consolidation stage for BT Group

“2016 represented a new phase in consolidating the BT Group and we are pleased that this year we delivered again better than promised. It is essential for us to constantly improve the relationship with our clients, which is why we will invest extensively in the latest technologies to maximize the efficiency of our business model.

We will continue to grow organically, financing the Romanian economy and making sure we value our competitive advantage of local decision-making. Our growth path will be prudent and responsible, aware of the multiple challenges of the local and European economic environment. In addition, we are open to and interested in potential acquisitions, however, any such decision has to be rational and to make sense, adding value to our business.

I would like to thank our shareholders, clients and employees for their trust and involvement - both for the positive results so far, as well as for the 23 years of existence celebrated by our bank on February 16.

Horia Ciorcilă
Chairman of BT’s Board of Directors and Founder
2016: Good results for BT in terms of organic growth and profitability

“...

In 2016, we achieved good results in terms of organic growth and profitability, one year after the merger with and integration of Volksbank Romania.

As a network bank, with a well-trained staff, backed by advanced technologies, we address client needs.

Although we do have high targets and ambitious plans, we maintain a prudent lending policy and an adequate provision coverage with respect to exposures.

”

Ömer Tetik
Chief Executive Officer
Banca Transilvania
2017 Objectives

We continue the prudent lending policy

We go on with the investments in state-of-the-art technologies

We prepare new online platforms to be there anywhere and anytime for our clients, both via the physical and digital network

We continue to increase the efficiency of BT business
First quarter 2017 for BT in terms of financial statements

Positive financial statements and streamlined new online platforms, to be there anywhere and anytime for our clients, both via the physical and digital network.

Banca Transilvania’s net profit was RON 246 million, whereas Banca Transilvania Financial Group’s net profit amounted to RON 267 million.

More than 36,000 new loans granted by BT to Retail, SME and Corporate clients.
BT Financial Statement Q1 2017
Total assets (RON bln.)

2016

Total assets 0.2%

Loans, net
Liquidity and securities
Other assets

T1 2017
BT Financial Statement Q1 2017
Total liabilities (RON bln.)

- **Total liabilities:** 51.89
- **2016:** 51.77
- **T1 2017:** 51.89

**Bar Graph:**
- **Deposits from clients**
- **Equity**
- **LT loans, banks and other**
- **Subordinated loan**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>T1 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans / Deposits:</td>
<td>70%</td>
<td>72.6%</td>
</tr>
</tbody>
</table>
BT Financial Statement Q1 2017
Gross profit (RON mln.)

Gross profit Q1 2016: 269
Evolution of expenses Q1 2017 - Q1 2016: -29
Evolution of provisions Q1 2017 - Q1 2016: 67
Income evolution Q1 2017 - Q1 2016: -14
Gross profit Q1 2017: 293

ROE: Q1 2016: 15.3%, Q1 2017: 17.1%
Cost / Income: Q1 2016: 51.1%, Q1 2017: 44.7%
Bank’s market value in 2017
Period: January – June
2017. News
February 2017:
BT, part of a unique project on the capital market, Made in Romania

BT is part of a unique project on the capital market, Made in Romania - the league of the 15 companies for the growth of the Romanian economy, launched on February 6, this year, by the Bucharest Stock Exchange.

Made in Romania aims at identifying and supporting the future drivers of the local or regional economy via a program organized between April-November, this year. The Bucharest Stock Exchange and the project partners shall guide 15 companies via training courses, workshops, business development opportunities, in order to boost their organic growth.

Details: BT/Newsroom
February 2017:
Launching of BT Mic (Small), a company dedicated to small enterprises

Banca Transilvania Financial Group launches BT Mic (Small), a company dedicated to the financing of small enterprises. This start-up gives full meaning to BT’s role as supporter of the Romanian entrepreneurs.

BT Mic grants financing facilities to entrepreneurs with an annual turnover of up to RON 1 million, irrespective of their field of activity and organization.

Details: BT/Newsroom
February 2017:

BT’s ATMs have new digital features

Banca Transilvania’s ATMs comes with new and free-of-charge facilities, BT Express: cash loading (RON, EURO or USD) of the current account opened with BT and FX operations.

The new digital options provide easy, user-friendly access to two of the main banking operations.

Details: BT/Newsroom
March 2017:

Running event BT Cros, Edition no. 17

BT’s running competition (Crosul BT) took place on April 9, having the starting point on the Cluj Arena Stadium. This year’s edition was called “Alergarea după ZâmBT” (Running after smiles), being addressed to both amateur and professional runners of all ages.

Details: BT/Newsroom
April, 2017:

BT, Official Partner of the Petrom European Men's and Women's Artistic Gymnastics Championships 2017

BT was the Official Partner of the Petrom European Men's and Women's Artistic Gymnastics Championships 2017, organized between April 19 and 23, 2017, in the Polyvalent Hall of Cluj-Napoca. Nadia Comăneci, Honorary President of the Romanian Gymnastics Federation was the ambassador of these championships.

This competition was organized in Romania for the first time in the past 60 years. Around 300 gymnasts from 40 countries attended the event.

Details: BT/Newsroom
May, 2017:

New experience in the communication with our clients via Facebook Messenger or Skype: Livia, the robot. A first in Romania

Banca Transilvania launches a new client communication channel, via Facebook Messenger and Skype, i.e. Livia, the robot, providing clients with information on the accounts, products and services they hold with BT.

Unique in Romanian, the chatbot offers 24/7, free-of-charge information that could be obtained only with the help of the BT teams in the branches, agencies and call center.

Details: BT/Newsroom
May, 2017:
Ömer Tetik, BT’s CEO, award for Excellency in Management

Ömer Tetik, CEO of Banca Transilvania, received an award for Excellence in Management, during the “Values of Romania” Gala, organized by BIZ magazine on May 16, 2017 at the Radisson Blu Hotel in Bucharest.

The event was dedicated to the recognition and appreciation of people and brands with high levels of performance.

Details: BT/Newsroom
May, 2017:

**BT Leasing Moldova, market leader in the Republic of Moldova**

**BT Leasing MD**, part of the Banca Transilvania Financial Group, climbed to the top position amongst leasing companies in the Republic of Moldova, based on the value of fixed assets financed through leasing.

**Financial results 2016/2015:**

- +170% increase for leased new vehicles (2016), becoming a market leader on this segment;
- +60% amounts financed through leasing;
- +40% number of clients;
- 30% of new financing is granted via the leasing product “2 hours”;
- Portfolio increase of almost 30% compared to the expected level.

Details: [BT/Newsroom](https://www.bt.md/newsroom)
June 2017:

Banca Transilvania, in top bank social brands

Banca Transilvania is now on the 9th position in the Top Social Brands, ascending 18 positions as compared to the previous year. The top, a project of BIZ magazine, resulted from the analysis of the communication of the Romanian brands in the social media. There are 75 brands in the top.

BT communicates via Facebook, LinkedIn, Twitter, Pinterest, Youtube and Instagram.

Details: BT/Newsroom
June 2017:

BT Leasing receives a loan from EBRD in amount of EBRD 20 million

BT Leasing, a company within Banca Transilvania Financial Group receives a loan of EURO 20 million from the European Bank for Reconstruction and Development.

The amount is meant to increase the access to the SME financing in Romania, particularly the ones outside the metropolitan regions.

Details: BT/Newsroom
June 2017:

Banca Transilvania supports innovation via the partnership with Techsylvania

This year, as well, Banca Transilvania supports, as main partner, Techsylvania, one of the largest events in Eastern Europe, dedicated to technology, innovation and business enthusiasts (Cluj-Napoca, June 17-20, Casa de Cultură a Studenților).

Among the guests of this year’s ediction: Ralph Simon - CEO Mobilium, inventor of the mobile phone tone; Alexis Bonte – Executive of Residence la Atomico, one of the largest investment funds in Europe; Krating Poonpol- partner 500 Startups and the Businessman of the Year in Thailand; Martin Wezowski- Chief Designer SAP.

Details: BT/Newsroom
June 2017:

**BT Capital Partners has intermediated the issue of bonds in amount of EUR 550 million, issued by the Globalworth investment fund**

BT Capital Partners, the largest retail broker in Romania and part of the Banca Transilvania Financial Group intermediated, as co-manager and agent, the issue of bonds in amount of EURO 550 million, with a 5-year maturity, issued by the Globalworth real-estate investment fund. The interest rate is 2.875%, the yield 3% and the offer was 2.4 times oversubscribed.

BT Capital Partners will list the Globalworth bonds on the Bucharest Stock Exchange.

Details: [BT/Newsroom](#)
June 2017:

**Banca Transilvania launches the BT contactless watch, a first for Romania**

Banca Transilvania together with Mondaine, OT-Morpho and Mastercard launches the BT contactless watch, a new payment instrument that can replace the shopping card in the country and abroad.

The watches are Swiss Mondaine watches and the BT contactless variant comes in 3 models: Clasic-Ladies, Clasic-Men and Premium-Unisex. The watch can be ordered online, on BT’ website or in any BT unit and is received at BT where the contactless card is also activated and inserted in the watch wristband. Depending on the model, the price varies between RON 1,090 and 1,690 (approx. EURO 300).

**Details:** [BT/Newsroom](#)
June 2017:

**BT and EBRD support green investments in Romania**

BT is the first bank in Romania who provides energy efficiency solutions from EBRD funds.

The EUR 40 million granted to Banca Transilvania are part of the Green Economy Financing Facility (GEFF).

The Green Economy Financing Facility was launched by EBRD June 27, in Bucharest and it refers to the support of the residential and business sector for investments in energy efficiency projects targeting the residential buildings.

Details: [BT/Newsroom](#)
July 2017

BT becomes the Partner of the House of His Royal Majesty Mihai I

Banca Transilvania becomes the Partner of the House of His Royal Majesty Mihai I and will support the public presence of Romania’s Royal Family in this year’s events in Romania.

Details: BT/Newsroom
August 2016

**BT, in top most wanted employers in Romania**

Banca Transilvania owns the 32nd position in Top most wanted employers in Romania. Considering just Romanian companies, BT is on the second position.

The study, the twelfth of its type, was conducted by Catalyst Solutions during March-May this year, considering over 11000 respondents from all over Romania. The study focused on the degree of attractiveness that companies show, as employer branding, as well as on the expectations that employees have.
August 2016

**BT, stock market capitalization of 11 billion lei (2.4 billion euro), new historic level**

On August 8th, current year, BT has reached on the Bucharest Stock Exchange, the maximum market value ever reached by the financial institution, respectively 11 billion lei (2.4 billion euro).

This is the second threshold that BT crosses in 2017, a similar momentum being reached in February, when the bank had a stock market capitalization of 10 billion lei.

BT is the most traded issuer on the Romanian capital market, as the value of last year’s transactions exceeded 2,200 billion lei.

BT is the first bank in Romania that has been registered on the Bucharest Stock Exchange, in 1997.
August 2016

Banca Transilvania, robust business growth for the first semester

“

Our results confirm the internal growth estimations for this year and we are pleased to see that our role in the Romanian economy grows with every progress achieved by each of our business lines. This progress translates also in the 80,000 new loans which have been granted this year to our customers. Banking is changing radically and with an accelerated pace, being aware of this, we are rolling out a vast and complex digitalization process, aiming business and customer interaction simplification. We invest in online platforms and processes, but at the same time we pay attention to related risks, to be able to provide our customers with the best possible digital-network combination.

For the rest of the year, as the bank of the entrepreneurs, we will play our role contributing to a faster pace of public and private investments, counting on predictable public policies.

”

Horia Ciorcilă
Chairman of BT’s Board of Directors and Founder
August 2016

Banca Transilvania, robust business growth for the first semester

Financial results

The first semester of 2017 was a period of organic growth for the Financial Group Banca Transilvania, with clear focus on streamlining and simplification, in line with the proposed strategic lines of 2017.

The net profit for the six-month period ended 30 June 2017 of Banca Transilvania amounts to RON 496 million, while the Group recorded a net profit of RON 513 million. The Group closed the first semester of 2017 with RON 53.4 billion in total assets, out of which RON 53.2 billion related to the Bank, comprised of loans and advances to customers and net finance lease investments in proportion of 54%.
August 2016

**Banca Transilvania, robust business growth for the first semester**

**Financial results**

During the reported period, the loans granted to customers (unadjusted by the impairment allowance and before any write-off operations) increased by 5% for each of the business lines. In the first semester of 2017, Banca Transilvania granted a number of 80,000 new loans to individuals, SMEs and Corporate customers, which translates into a daily number of over 700 loans processed and approved by the Bank, totaling over RON 6 billion, amount directed by the Bank to the growth and development of the Romanian economy.

Nearly 45% of the Romanian start-ups, meaning around 34,000 out of 80,000 new companies, opened an account with Banca Transilvania during the six-month period ended 30 June 2017.
August 2016

Banca Transilvania, robust business growth for the first semester

SMEs & micro

The number of active customers of Banca Transilvania increased by over 18% as compared with previous period (first semester of 2016) to nearly 230.000.

The first six months of 2017 brought 47% additional volumes of placements (RON 1.6 bn in 2017, as compared with RON 1.1 bn in 2016, partially driven by a re-segmentation of the company business lines).

During this first half of the year BT Mic was launched, an entity dedicated entirely to financing small businesses. In only four months since its launching, BT Mic provided financing of RON 90 million to nearly 2,000 micro companies, with the purpose of enhancing the Bank’s objective to sustain Romanian entrepreneurs. These Start-up segment complements the commercial clients’ business lines which are formed of SMEs, mid corporate clients and large corporate clients.
August 2016

**Banca Transilvania, robust business growth for the first semester**

**Retail Banking**

As of 30 June 2017, Banca Transilvania numbered nearly 3 million cards issued to customers, with a transactional volume of RON 22 billion during the first six month of 2017. The number of payments concluded with cards exceeded 60% of the total number of transactions.

Contactless payments increased as compared with previous period by 4.7 times as regards the number of transactions and by 5.9 times as regards the volumes of transactions. The Bank granted nearly 35,000 loans to its retail customers (excluding cards), with a significant increase for consumer loans as compared with the first semester of 2016: +24% in terms of volumes and +14% in terms of number.

Through the loyalty program Star, dedicated to clients with shopping cards, BT developed partnerships with over 10,000 shops. Out of the 330,000 credit cards issued by BT, 320,000 are Star cards.
August 2016

**Banca Transilvania, robust business growth for the first semester**

**Corporate Banking**

During this semester, the Bank has finalized the implementation of a differentiated approach between Large Corporate clients and Mid Corporate clients, including dedicated separate teams.

The highlights for the first six month of 2017 included, beside a significant lending activity (new production of loans rising to RON 2.8 bn), a higher level of cash management transactions (customers’ turnover amounted to RON 72 bn triggering the growth of non-risk revenues in total revenues by 5.4% as compared with the first semester of 2016). Other developments worth to be mentioned are: implementation of digital signature system for the benefit of Large Corporate clients; the option of automated reconciliation of bank statements provided by BT Ultra ERP and the upgrade of the factoring platform.

Banca Transilvania was a more active presence on the syndicated loans and on the capital market, participating to important transactions.
August 2016

**Banca Transilvania, robust business growth for the first semester**

**Other information**

Banca Transilvania contributed to the State Budget, in its own name and on behalf of its employees and customers, with taxes and contributions amounting to over RON 2.1 billion in the last 5 years, out of which RON 165 million related to the first semester of 2017.

Banca Transilvania continued its involvement and dedication to the community, by employing, solely in the first semester of 2017, RON 13.4 million into programs designed to tackle financial education issues, entrepreneurship, sports, cultural events and social causes.

The capital adequacy ratio of Banca Transilvania is 18.35%, without including the results of the first semester of 2017.

The NPE ratio is 8.1%, while the coverage ratio is 65% (total impairment allowances allocated to non-performing exposures, as defined by EBA guidelines).
August 2017

**BT Leasing's funding increased by 50% in 2017**

**BT Leasing** (BTL), company of Banca Transilvania Financial Group, has financed in the first quarter of this year goods that value 65 million euro, which means a growth with 50% from June 2016.

Cross-selling with Banca Transilvania was the main selling channel, generating approximately 50% of the total BTL financing.

BT Leasing has over 20 years of experience, more than 10.000 clients and 20.000 contracts signed.

Details: [BT/Newsroom](#)
August 2017

International Recognition for Banca Transilvania: receiving the Best Bank in Romania Award

Banca Transilvania has been awarded twice by the British magazine, Euromoney: Best Bank in Romania (award granted for the second time) and CEE’s Best Bank for SMEs 2017.

Euromoney is a magazine aimed for the financial and banking industry, and each year the classifications and the banking tops are made after analyzing data and the performance of financial institutions from over 100 countries.

The Euromoney Awards for Excellence Ceremony has been held in London.

Details: BT/Newsroom | Euromoney
August 2017

Redesign for BT24 Mobile Banking & Internet Banking: new experience for the clients

BT24 Mobile Banking and the login page of BT24 Internet Banking now have a new design so that Banca Transilvania’s clients have a superior experience.

• **Useful facilities in BT24 (from almost 100 facilities):** fingerprint authentication, paying bills by scanning the barcode, the option the block the card if the client loses it, PIN resetting, buying a vignette.
• **Facilities in BT24, unique in Romania:** transferring money to a phone number or email address, online fund units management.

Over 900,000 clients use Banca Transilvania’s Internet Banking and over 300,000 clients do online banking from their mobile phone.

Detalii: BT/Newsroom
• Banca Transilvania is on 6th place out of 50 in Brand Finance Romania Top, according to the recent analysis made by Brand Finance, a global consultancy and business evaluation company in the field of brand evaluation.

• The whole analysis of Brand Finance Romania can be found [here](#).
September 2017

Banca Transilvania, is in the Top 100 most powerful Romanian brands

### TOP 100 BRANDURI ROMÂNEȘTI

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<th>LOC</th>
<th>BRAND / EVOLUȚIE</th>
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Details: [BT Website – Investors page](#)
September 2017

**BT Capital Partners has intermediated the first issuance of corporate euro bonds listed on the Bucharest Stock Exchange**

- The bond issue of the International Investment Bank (IIB) is more than EUR 125 million euro and is listed on the Bucharest Stock Exchange.
- The tranche in EURO is the first one on the Romanian market.
- The issuance, the third one intermediate by BTCP for IIB, has been a real success, attracting significant interest from institutional investors, from Romania and abroad.

Details:
[BT Website – Investors page](#)
October 2017

Banca Transilvania, on 3rd place in Top 100 biggest banks in Europe

Details:
BT Website – Investors page
October 2017

BT, 9.5 points out of 10 at the BVB evaluation of the communication of listed companies

The evaluation (Carta Alba) was made by The Bucharest Stock Exchange and is referring to the communication of the companies listed on the Main Market of BVB. It was published in October 9 on the BVB website.

The analysis was made during August-September and includes 85 Romanian companies listed at Bucharest Stock Exchange.

Through Carta Alba and the Guide to best practices in the investors communication Bucharest Stock Exchange promotes the best standards in the investors relations.

Details:
BT Website – Investors page
Fitch Re-affirms Banca Transilvania’s Ratings

Fitch Ratings affirms the Long-Term Issuer Default Ratings (IDRs) of Banca Transilvania at ‘BB’, with a stable outlook, as well as the Viability Rating (VR) of BT at 'bb'.

Rating Actions for BT:
• Long-Term Foreign-Currency IDR: affirmed at 'BB', Outlook Stable
• Short-Term Foreign-Currency IDR: affirmed at 'B'
• Viability Rating: affirmed at 'bb'
• Support Rating: affirmed at '5'
• Support Rating Floor: affirmed at 'No Floor'

Details:
BT Website – Investors page
October 2017

**More than 1,500 volunteers at the Banca Transilvania Forest planting**

BT & Tasuleasa Social organized a volunteering activity in 28th of October 2017 with the purpose of planting the Transilvania Forest, in Trenenii de Jos, Cluj county.

- 40,000 trees were planted on a 10 ha area.

- This was the biggest volunteering activity for planting a forest in Transylvania.

- As a result of the BT–Tășuleasa Social partnership, we organized 4 volunteering activities in 4 consecutive years and planted 120,000 trees in total, on a 30 ha area, with the help of over 4,500 volunteers.

Details: [BT Newsroom](#)
October 2017

**BT supports the creative industries: partner of the first material and resource library for the creatives, MATER**

Banca Transilvania is the partner of [NOD Makerspace](#) in the MATER project, the first materials and resources library in Romania and South-East Europe.

- The library is destined for the people in the creative industry: architects, designers, illustrators and plastic artists.
- It is located in Bucharest, in the old Cotton Fabric, on Splaiul Unirii, no. 160.
- MATER means know-how, access to education and to the creative community NOD. Besides the 10,000 material & resources collection it is a place for co-working, classes and workshops.
- The inauguration took place on 13\(^{th}\) of October

**Details:** [BT Newsroom](#)
October 2017

**Banca Transilvania, the market leader with 3 million cards issued**

*Banca Transilvania* is the largest card issuer in Romania with 3 million cards in the portfolio. With 20% of the market, BT is also the leader in terms of card-traded volumes.

**BT’s card performance**:

- In 2013, BT had 2 million cards issued and in 20087, one million.
- +23% volume transactions with BT cards during June 2017 - June 2016;
- ≈20% of the transactions are contactless, which means an increase of over 450%, in June 2017, compared to June 2016
- BT offer: almost 20 types of cards.

Details: [BT Newsroom](#)
October 2017

Ömer Tetik, CEO BT, in the top of the most admired CEOs in Romania

Ömer Tetik, the CEO of Banca Transilvania, is in the top of the most admired CEOs in Romania. The ranking was published in 23rd of October, made by Business Magazin. It is the 3rd consecutive year when Omer Tetik is in this ranking.

Ömer Tetik is the CEO of Banca Transilvania since 2013.

Ranking details, here.

Details: BT Newsroom
October 2017

**BT Financial Group joins the fintech industry**

BT Investments, company of BT Financial Group became a shareholder of Timesafe company, the developer of Pago payment app.

- The transaction was intermediated by BT Capital Partners, the investment banking division of Banca Transilvania Financial Group and an exclusive member of Oaklins in Romania, as well as the DLA Piper law firm.

- Timesafe is the developer of Pago, an app that helps people manage their utilities bills, charge the prepaid cards and pay the vignettes.

Details: [BT Newsroom](#)
October 2017

Forbes prizes for the top management of BT

2 prizes Forbes Romania 100 Greatest Business Minds for: Horia Ciorcilă – Chairman of the BT Board and Ömer Tetik – CEO.
November 2017

**BT launched the BT Pay Sticker**

- Banca Transilvania launched the BT Pay Sticker which can replace the cards during shopping at merchants in the country or abroad.
- BT Pay Collection includes: the bracelet, the watch and the contactless sticker

[Details: BT Newsroom]
November 2017

**Banca Transilvania intends to invest in Victoriabank, one of the top banks in Moldova**

- Banca Transilvania wishes to invest in Victoriabank, acquiring an initial stake of over 39% of the latter’s share capital.

- It is for the first time in the past ten years that a foreign bank is interested in entering the Moldovan market.

- As a result of the investment in Victoriabank, the two partners - BT and EBRD - will jointly hold a controlling stake in Victoriabank. As strategic partners, they will contribute to the development of the banking sector in Moldova and support the objective of Victoriabank, i.e. to remain one of the best and most appreciated banks in the Republic of Moldova.

Details: **BT Newsroom**
November 2017

**Exclusive negotiations between Eurobank and Banca Transilvania progress further, as parties prepare for final steps towards signing of agreement**

- Eurobank and Banca Transilvania, exclusive negotiations as regard to the potential sale of Bancpost SA, ERB Retail Services IFN SA and ERB Leasing IFN S.A in Romania.

- During the last few weeks there has been significant progress towards a positive outcome and the negotiations have almost been finalized.

- The senior management teams of both ERB and BT would like to re-affirm their commitment to execute a fair and beneficial transaction for all their stakeholders.

- The signing date is estimated for the end of November 2017.

Details: [BT Newsroom](#)
November 2017

Financial Results as at September 30, 2017: How were the first 9 months for BT, clients and communities

• 54.9 billion Ron are the total assets of BT, on the increase by 6%; 29.9 billion Ron is the total loan balance, on the increase by 10% and 44.98 billion Ron are the deposits to customers, on the increase by 7% compared to 2016.
• One third of the newly established businesses in 2017 have chosen Banca Transilvania as their banking partner.
• BT is the central and local government partner on tax and tax collection: 2.1 million payments were made through BT to the Treasury, worth over 12.8 billion Ron.
• 21.4 million Ron is BT’s contribution to financial and entrepreneurial education, sports, culture and social actions this year.
• Banca Transilvania’s net profit was RON 780 million, whereas Banca Transilvania Financial Group’s net profit amounted to RON 829 million.
• The bank’s CAR is 17.95%, without the profit of the first nine months of the year.

Details: BT Newsroom
November 2017

**BT Leasing: +33% net profit net +45% total assets during the first 9 months of the year**

- The net profit of BT Leasing (BTL), which is part of the Banca Transilvania Financial Group, has increased by 33% during the first nine months of the year versus December 2016, reaching 15.4 million lei;

- Total assets: +45%, counting almost 700 million lei (Sept. 2017 vs. Dec. 2016);

- Total leasing finance: +43%, totaling nearly 425 million lei (Sept. 2017 vs. Dec. 2016);

- Number of clients: +40% (Sept. 2017 vs. Dec. 2016);

- BT Leasing’s growth engine consists in the leasing of motor vehicles, accounting for 75% of the total funding approved by the company.

Details: [BT Newsroom](#)
November 2017

**Banca Transilvania agrees with the Eurobank Group to acquire Bancpost, ERB Retail Services and ERB Leasing**

- Banca Transilvania ("BT") has reached an agreement with the Eurobank Group ("Eurobank") to acquire the shares held by Eurobank in Bancpost S.A., ERB Retail Services IFN S.A. and ERB Leasing IFN S.A.;

- Banca Transilvania and Bancpost will continue to carry out their activity independently until the receipt of the required approvals from the NBR and the Competition Council, expected in the following months. Once the acquisition is completed, BT will work on the integration roadmap with the support of BT and Bancpost teams;

- Barclays Bank PLC acted as a Sole Financial Advisor to BT in the context of this transaction. PeliFilip provided legal advice with Deloitte providing financial advice on certain accounting and diligence matters.

**Details:** [BT Newsroom](#)
November 2017

**Banca Transilvania, one of the most valuable companies in Romania**

- Banca Transilvania is one of the most valuable 10 companies in Romania, according to the analysis made by Ziarul Financiar, in collaboration with BT Capital Partners and the consultancy and evaluation company- Veridio;

- BT received this recognition during the ZF 2017 Gala, organised in Bucharest, in 23º November. The bank was represented by Omer Tetik, CEO;

- This is the 12º consecutive year when ZF publishes the ranking of the most valuable 100 companies in Romania, offering a landmark regarding the value of the business environment in Romania. The evaluation criteria is the value of the fiscal value and the highest profit margins.

November 2017

**BT supports the Making the Right Moves event. Special guest: Garry Kasparov, the biggest chess player**

- Banca Transilvania supports the Making the Right Moves event, organised by Profit.ro publication in 28th of November, in Bucharest. The special guest, for the first time in Romania, is Garry Kasparov, the biggest chess player, a former world champion for 15 consecutive years and the youngest world champion in the history of chess.

- Garry Kasparov will speak about the strategic thinking and the way it is used in business, about the difference between the tacticians and strategists, but also about the role of continuous learning and auto-analysis.

Details: [BT Newsroom](#)
December 2017

**BT Mic, over 3000 small business financed this year**

- BT Mic the company from The Banca Transilvania Financial Group dedicated to financing the small businesses completes the role of BT in supporting the Romanian entrepreneurs.

- Results BT Mic - 1 year:
  - 3000 clients;
  - 3500 loans;
  - 165,7 mil. lei – the total amount of granted loans;
  - 50% of the BT clients are also new clients for the bank (account opening);
  - 200 types of activities funded;
  - 600 of the entreprenurs that BT Mic supported are very young, they have less than 30 years;
  - 20% of the clients have small start-ups, with less than 12 months activity.

Details: [BT Newsroom](http://www.bt.ro)
December 2017

250,000 companies supported by Banca Transilvania

• BT for SME: Banca Transilvania has the most diversified ecosystem for supporting the SMEs in Romania through approach, team, products and services. 3 out of 4 SMEs in Romania work with Banca Transilvania. This year, BT has launched a new facility for clients: Nelimitat in the BT network. Over 100,000 clients benefit of this facility, on of the most appreciated facilities launched by the bank;

• BT for small companies: over 3,000 small businesses funded in 2017: ≈20% of them were opened because we launched BT Mic and thus we assured their entrepreneurial entry. The company is dedicated to the financing small businesses, which have an annual turnover of up to 1 million lei, regardless of the form of organization;

• BT for Corporate: Banca Transilvania manages the accounts of over 10,000 medium and big companies. The offer of the bank consists of services and personalized financing solutions. 16% of the funds of the big companies in Romania are managed by BT Treasurers.

Details: BT Newsroom
December 2017

**Banca Transilvania in the best employers ranking in 2017**

- Banca Transilvania is in the best employers ranking in 2017, in the Bank/Financial Institutions section;

- The ranking was made using the grades awarded by the employees of the companies on the platform Undelucream.ro. The criteria used in the ranking: work environment, the level of salaries and the opportunities for professional development in 2017.

Details: [BT Newsroom](#)
December 2017

**Over 30% of the doctors and over 50% of the medical cabinets in Romania work with Banca Transilvania**

- Banca Transilvania, through Divizia pentru Medici, has supported in the 10 years of activity over 40,000 initiatives in the medical field through financing and consultancy. Currently, over 30% of the medics and over 50% medical cabinets in Romania work with BT;

- The clients of Divizia pentru Medici are individuals and legal entities-individual medical offices, dental laboratories, clinics and hospitals;

- BT has over 7 dedicated branches for doctors and a team of over 600 people, including doctors.

Details: [BT Newsroom](https://www.banca-transilvania.ro/en/press/2017/12/01)
December 2017

**10,000 entrepreneurs have benefited of financial and entrepreneurial education, through BT Club**

- 10,000 entrepreneurs have participated in 2017 at the courses and workshops organized by BT Club. BT Club has organised almost 90 events in approximately 40 towns in the country;

- The participants have learned about start-ups, grant funds, emotional intelligence, financial intelligence, sales management, marketing and eCommerce.

- BT Club is a Banca Transilvania project through which it contributes to the personal and professional development of entrepreneurs, since 2006. Currently, the BT Club community consists of over 25,000 members.

Details: [BT Newsroom](#)
January 2018

Banca Transilvania has become a shareholder of Victoriabank. BT and EBRD, strategic partnership to support the entrepreneurs and the economy of the Republic of Moldova

• Banca Transilvania has become a shareholder of Victoriabank, the third largest bank in the Republic of Moldova, with a total participation of over 66% alongside the European Bank for Reconstruction and Development.

• BT and EBRD are majority shareholders and strategic partners of Victoriabank, who wish to support the entrepreneurs and the economy of the Republic of Moldova.

• It is for the first time in the past 10 years when a bank outside the Republic of Moldova is investing on this market, as BT is paving the path for future investments in the neighboring country.

• Banca Transilvania announced its plan to invest in Moldova in November 2017 and, in the meantime, this acquisition was approved by the supervisory authorities from both Romania and the Republic of Moldova – the National Bank of Romania, the National Bank of Moldova and the Competition Council of the Republic of Moldova.

Details: BT Newsroom
Banca Transilvania’s priorities for Victoriabank as a shareholder alongside the EBRD

- To support the business environment in the Republic of Moldova, especially the SME and microenterprise sector;

- To develop a wider range of products and services for retail clients;

- To bring the organizational culture and corporate governance of Victoriabank in line with those of the Banca Transilvania Financial Group;

- To become involved in the personal and professional development of people with entrepreneurial spirit in Moldova, through meetings and courses organized by BT Club, which are meant to provide learning and networking opportunities.

Details: BT Newsroom
January 2018

Banca Transilvania launches BT Pay- a wallet application for shopping and money transfers with the phone

• Banca Transilvania launches BT Pay, a wallet application for shopping and money transfers with the phone. The phone now becomes a digital wallet, changing the experience while shopping and transferring money for the BT clients with a Visa or Mastercard debit or credit card. The application can be downloaded from Google Play Store and App Store on smartphones with Android or iOS systems and the client will have to add their cards in digital format.

• This launch marks two premieres: BT Pay is the only wallet in Romania that allows contactless payments and is based on an intelligent payment technology from Visa Token Service and MasterCard Digital Enablement Service and it is the first digital wallet in Southeastern Europe that uses the Visa token service.

Details: BT Newsroom
January 2018

Banca Transilvania’s financial results communication calendar for 2018

• Please find below BT’s financial results calendar for 2018:
  • Presentation of the 2017 preliminary financial results: 15.02.2018
  • Conference call - presentation of financial results: 16.02.2018
  • The General Meeting of Shareholders called to approve the 2017 annual financial results 25.04.2018 (first call) and 26.04.2018 (second call)
  • Presentation of the 2017 annual financial results: 27.04.2018
  • Presentation of the Q1 2018 financial results: 27.04.2018
  • Conference call - presentation of financial results: 30.04.2018
  • Presentation of the H1 2018 financial results: 10.08.2018
  • Conference call - presentation of financial results: 13.08.2018
  • Presentation of the Q3 2018 financial results: 13.11.2018
  • Conference call - presentation of financial results: 14.11.2018

Details: BT Newsroom
February 2018

**Banca Transilvania, the only Romanian banking brand in Brand Finance Banking 500 Ranking**

- Banca Transilvania is the only Romanian banking brand in the ranking of the most valuable banking brands in the world, Brand Finance Banking 500, made by Brand Finance this year. Brand Finance is the biggest independent company for evaluation and brand strategy. The ranking was published by The Banker magazine.
- This performance comes after the ranking Brand Finance Romania 50 published in 2017 when BT was the most valuable Romanian banking brand.
- ICBC (The Industrial and Commercial Bank of China) and China Construction Bank occupy the first two positions in the Brand Finance Banking 500 ranking. USA continues to be the most represented country in this 2018 ranking, with 76 banks.
- Banca Transilvania brand was launched in 1994, in Cluj-Napoca.

Details: [BT Newsroom](#)
February 2018

Preliminary Financial Results as at December 31, 2017

• 2017 meant for Banca Transilvania a continuation of the positive track record, organic growth, efficiency and digital banking projects.
• Financial details (vs. the end of the previous year):
  • RON 59.3 billion total assets, growing by 15%;
  • RON 29.9 billion total loan balance, higher by 10%;
  • Almost 190,000 new loans granted by BT in a total amount of RON 12.7 billion
  • RON 49.1 billion deposits from customers, meaning a 17% growth;
  • 20% higher number of transactions through BT
  • 16% higher net income from operations, while the overall terms and conditions of the bank are more favourable for our clients.

Details: BT Newsroom
February 2018

**Preliminary Financial Results as at December 31, 2017**

- Horia Ciorcilă, Chairman of the Board of Directors Banca Transilvania: “In 2017 the organic growth was according to our plans and strategy. The results demonstrate the solid financial situation of the bank and represents the base of our ambitious plans for this year. 2018 will be a year of organic growth, integration of Bancpost in our business and the beginning of the replication of our business model across the border, in The Republic of Moldova, at Victoriabank”.

- Ömer Tetik, Banca Transilvania’s CEO, said: “We are glad that during 2017 we have maintained the bank's revenue and profitability on a growth path, which shows the trust of BT’s clients in us. Cost control and efficiency enhancements remain principal targets for Banca Transilvania in the forthcoming period.”

Details: [BT Newsroom](#)
February 2018

Preliminary Financial Results as at December 31, 2017

- Banca Transilvania & the Romanian Entrepreneurs:
  - 40% of the 2017 start-up companies have chosen Banca Transilvania as their banking partner.
  - More than 245,000 company clients - SME, Micro and Corporate work with BT.
  - Around 3,500 micro-companies have been financed via BT Mic, the dedicated company for small business, established at the beginning of this year.
  - More than 10,000 people bought a new home helped by a mortgage loan from BT.
  - More than 3 million cards issued in the market.

- BT, Be Digital and a Click –Away Banking Experience:
  - Over 16.8 million transactions via BT24 Internet Banking and over 3.5 million transactions via Mobile Banking represent an increase by 16.8% and 126%, respectively, as compared to the previous year.
  - More than 370 thousand clients use BT24 Mobile Banking.
  - Our clients’ shopping and payment transactions with BT cards in Q4 2017 amounted to RON 3.7 billion
  - The network of multifunctional and standard ATMs reached 1800

Details: BT Newsroom
February 2018

Preliminary Financial Results as at December 31, 2017

• Banca Transilvania, Top Clearing Bank in Romania:
  • Over 2.8 million payments amounting to RON 17.6 billion are made to the state treasury through Banca Transilvania accounts.
  • 51.3 million operations were performed by the Bank’s clients during 2017, excluding card operations.

• Banca Transilvania’s 2017 net profit was RON 1,186 million, whereas Banca Transilvania Financial Group’s net profit amounted to RON 1,242 million. The BT Group’s ended the year 2017 with total assets of RON 59.8 billion, of which RON 59.3 billion represents the stand alone figure for the bank. Net loans - leasing included - represent 50.6% of the Group’s assets. The bank’s CAR is 17.49%, without the 2017 profit (21.16% 2017 profit included). Banca Transilvania’s NPE ratio, pursuant to the European definition, is 6% and the NPL provision coverage ratio is 70%. BT continued to be active in its community spending over RON 23 million for community related projects.

Details: BT Newsroom
February 2018

**Preliminary Financial Results as at December 31, 2017**

- Information for BT’s Shareholders: The preliminary financial statements as at 31.12.2017 are not audited or reviewed, whereas the financial statements as at 31.12.2016 are audited. The preliminary financial statements as at 31.12.2017 are available on BT’s website siteul BT, sectiunea Acționari/Rezultate financiare, as of February 15, this year, starting with 8:30.

Details: [BT Newsroom](#)
EIB joins forces with Banca Transilvania to support local companies in Romania

- The European Investment Bank (EIB) has agreed to lend EUR 75m, the first tranche of an approved loan of EUR 150m, to Banca Transilvania (BT) to co-finance projects undertaken by Romanian SMEs and mid-caps.

- The EIB loan, in cooperation with Banca Transilvania, will support the investment needs of 3,000 businesses by providing them with better access to long-term finance. We will focus on corporate investments that can accelerate economic growth and that are expected to support 37,000 job opportunities in Romania’s less developed areas.

- The European Investment Bank is the European Union's bank. It is the long-term lending institution of the EU and is the only bank owned by and representing the interests of the European Union Member States. EIB provides finance and expertise for sound and sustainable investment projects which contribute to furthering EU policy objectives.

Details: BT Newsroom
February 2018

BT&BT Capital Partners, 4 awards from Bucharest Stock Exchange for the 2017 activity

- Bucharest Stock Exchange has granted Banca Transilvania and BT Capital Partners 4 awards for the 2017 activity:
  - The most transactioned stock on the main market of BVB in 2017
  - The best communication and relation with the investors of a company listed (for the 2017 activity)
  - The best brokerage for retail company in 2017
  - The best analyst InvestingRomania.com in 2017 – Irina Railean

- Out of these prizes, the first was awarded by BVB, the other 3 were awarded considering a public vote.

- Banca Transilvania was the first bank in Romania to be quoted on the Bucharest Stock Exchange, in 1997. BT has 9.5 points out of 10, in 2017, at the BVB evaluation regarding the communication with the investors of the listed companies.

Details: BT Newsroom
March 2018

**New members in the management of Victoriabank**

- The Management of Victoriabank, the third largest bank from the Republic of Moldova, has two new members, Bogdan Pleșuvescu – President and Vasile Donica – Vice-president, who received the approval to act in their new positions from the National Bank of Moldova.

- Banca Transilvania became in 2018 shareholder of Victoriabank. BT and the European Bank for Reconstruction and Development hold over 66% of the share capital of the bank from the Republic of Moldova. As strategic partners and shareholders of Victoriabank, the purpose is to continue the development of the bank and to contribute to the strengthening of the banking system from the Republic of Moldova.

Details: [BT Newsroom](#)
March 2018

Ömer Tetik, the CEO of BT, was named the Business Leader Of The Year by the Business Review magazine

• Ömer Tetik, the CEO of BT, was named the Business Leader Of The Year by the Business Review magazine, the first business magazine in English dedicated to the expats and business men in Romania. The award was received during The Business Review Awards Gala 2018 organised in Bucharest in 5th of March 2018.

• It is the second time when Ömer Tetik receives this title.

• For 11 categories Business Review made over 140 nominalisations and named 60 finalists. The awards were granted to the most dynamic entrepreneurs, executives and companies that continued to innovate and bring new products and services on the market in 2017. Over 200 representatives of the business environment in Romania, entrepreneurs and directors of the most important financial institutions attended the event.

Details: BT Newsroom
March 2018

The rebranding of Banca Transilvania was named one of the most efficient brand transformations globally, according to The 2018 REBRAND 100 Global Awards ranking

- The rebranding of Banca Transilvania was named one of the most efficient brand transformations globally according to the 2018 REBRAND 100 Global Awards ranking. The jury was composed of entrepreneurs, brand strategists and designers.

- The new brand identity was launched in 2016 and is made in collaboration with Brandient, a Romanian company that is dedicated to strategy consultancy and brand design. The rebranding process consisted of: audit, redesigning the visual identity, rethinking the brand and communication strategy and implementing it- a step that was happening in Banca Transilvania, but also in the companies of the Financial Group BT.

Details: [BT Newsroom](http://www.bt.ro)
March 2018

**Banca Transilvania received the approvals for the acquisition of Bancpost, ERB Retail Services IFN and ERB Leasing IFN**

- Banca Transilvania received the necessary approvals from the National Bank of Romania and the Competition Council for the acquisition of shares held by Eurobank Group in Bancpost, ERB Retail Services IFN and ERB Leasing IFN.

- This is a new phase in the transaction between Eurobank Group and Banca Transilvania, after successful concluding of negotiations in November 2017.

Details: [BT Newsroom](#)
Banca Transilvania Partners with Personetics to Deliver AI-powered Banking to Consumers and Small Business Customers

• Banca Transilvania, the second largest bank in Romania, is partnering with Personetics, the leading provider of Cognitive Banking applications, to make AI-powered financial guidance an integrated part of the bank’s digital customer experience. The Cognitive Banking application provided by Personetics will be integrated to the new version of BT24 Internet Banking and Mobile Banking, which will be launched this year.

• Powered by Personetics’ Cognitive Banking Brain, Banca Transilvania, via BT24 Internet and Mobile Banking, will offer timely and relevant insights and advice – providing forward-looking guidance to help customers control and manage their finances towards their financial goals.

Details: BT Newsroom
March 2018

The Financial Group Banca Transilvania invests in Ebriza, start-up that digitizes business administration

- The Financial Group Banca Transilvania, through BT Investments, has become the main investor in the 300,000 Euro financing round launched by Ebriza. BT has invested in Ebriza in order to further their support of entrepreneurs and SMEs, who can better manage their businesses through Ebriza.

- Ebriza completely transforms the notion of the cash register, as well as that of sales and business administration software: these will be accessed online, non-stop, from any device, tracking the company’s activities, stocks and sales in real time.

- Also, Ebriza integrates HORECA, retail, or services businesses with their suppliers or service providers, as well as ordering or reservation apps through a marketplace open to any developer.

Details: BT Newsroom
April 2018

Banca Transilvania acquired Bancpost, ERB Retail Services IFN and ERB Leasing IFN

- Banca Transilvania became the owner of the majority of shares (99.15%) held by Eurobank Group in Bancpost, as well as the owner of the shares held in ERB Retail Services IFN and ERB Leasing IFN. Pursuant to the completion of the transaction between Eurobank Group and BT, Banca Transilvania begins the integration of these entities within the Financial Group Banca Transilvania.

- In terms of transaction details, Bancpost was acquired at 75% of its net assets value, for an amount of 178.67 million euro. For the non-banking financial retail subsidiary Banca Transilvania paid 40.42 million euro (with a price-per-book value of 77%), while the acquisition of leasing subsidiary it paid 6.79 million euro (with a price-per-book value of 63%). In addition, Banca Transilvania reimbursed the subordinated loan amounting to 80 million on behalf of Bancpost.

Details: [BT Newsroom](#)
The information in this presentation is permanently updated with news: events, results, prizes, good news and other undertakings of Banca Transilvania, The Bank for Entrepreneurial People.
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