

Press Release, April 26, 2017

36.000 new loans granted by BT during the first three months of the year

• Financial Results as at March 31, 2017 •

The first quarter of 2017 meant positive financial results for Banca Transilvania and an important milestone in the preparations for the new online platforms, in order to be available anywhere, anytime for its clients, through its network and by means of digital access.

Banca Transilvania's net profit is RON 246 million, whereas Banca Transilvania Financial Group's net profit amounts to RON 267 million. During the first three months of 2017, Banca Transilvania granted almost 36,000 new loans to Retail, SME and Corporate clients.

Horia Ciorcilă, Chairman of BT's Board of Directors, declared: *"We had a good start this year, with results according to our objectives and expectations. The outlook of Romania's economic development encourages us to go on with our ambitious plans to grow and consolidate Banca Transilvania and the BT Financial Group. We take advantage of the opportunities on the local banking market and invest in digitalization. At the same time, we will continue to focus on strengthening the relationship with our clients, on increasing our efficiency and the bank's market value"*.

Banca Transilvania's results, Q1 2017:

- Banca Transilvania's net profit was RON 246 million, whereas Banca Transilvania Financial Group's net profit amounted to RON 267 million.
- The Group's assets as at the end of Q1 2017 amounted to RON 52.1 billion, of which RON 51.9 billion for the bank, net loans representing 54% of the Group's assets.
- Income from operating fees and commissions went up by 11.1%
- The Bank's operating efficiency is maintained at a comfortable level.
- In the period January-March 2017, BT gross loans (before write-offs) increased by 3%, across all business lines.
- The loan/deposit ratio at the end of Q1, 2017 was 73%.
- A new platform for small enterprises (BT Mic) was also launched in the first quarter, reaffirming the bank's interest in supporting this segment within the Romanian economy. So far, BT Mic processed 3,000 loan applications.
- Currently, over 820 thousand clients use BT's internet banking solution and almost 300 thousand clients access BT products and services via mobile banking.

The management's focus on programs meant to support the increase of the bank's operating income continued with a positive impact on the commission and trading income.

In addition, Banca Transilvania continues to invest in process automation and digitalization in order to improve its clients' banking experience.

Other financial information:

- As at March 31, 2017, Banca Transilvania's portfolio counted 2.9 million cards, generating transactions almost 23% higher relative to the similar period of the previous year. The bank's market share in terms of card transaction volumes is over 19%. BT has over 331,000 credit cards enrolled in the STAR loyalty program.
- Non-performing loans, EBA NPE, amount to 9.22% as at March 31, 2017.
- The coverage of EBA NPE with provisions is 64%.
- The bank's CAR is 19.3%, taking into account the profit of Q1 2017 (18.52% without profit).
- Banca Transilvania continued to be involved in the life of the community in the first part of 2017, by giving almost RON 5 million to programs in areas such as: financial and entrepreneurial education, sports, culture and social causes.

Banca Transilvania informs its shareholders that Q1 2017 report according to Art. 113 C of NSC Regulation 1/2006 will be available on BT's website (Investors / Financial results) starting with April, 26th.

The financial statements as at 31.03.2017 and 31.03.2016 are not audited or reviewed.

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