

BT, the Partner of the Entrepreneurs and Supporter of the Romanian Economy

• Financial Results as at September 30, 2017 •

The first nine months of the year were a period of organic growth for Banca Transilvania, which closed with positive results across the business lines, while developing a large-scale project in terms of digital banking and not forgetting to be strongly involved in community projects.

Financial details (vs. the end of the previous year):

- RON 54.9 billion total assets, on the increase by 6%;
- RON 29.9 billion total loan balance, on the increase by 10%;
- RON 44.98 billion deposits to customers, on the increase by 7%.

BT, Supporter of the Romanian Economy: The loan balance per all the Bank's business lines increased by 10% in the period January-September, 2017. During this period, Banca Transilvania granted 138,000 new loans to Retail, SME and Corporate clients, in total amount of RON 9 billion, meaning that Banca Transilvania approved and processed more than 700 loans daily. Taxes and other contributions paid by BT to the state budget in the past 5 years, on own behalf, for employees and clients amount to RON 2.3 billion, of which RON 314 million in the first 9 months of this year.

Banca Transilvania & the Romanian Entrepreneurs:

- One third of the newly established businesses in 2017 have chosen Banca Transilvania as their banking partner.
- More than 245,000 company clients - SME, Micro and Corporate - work with BT.
- ≈2,000 micro-companies have been financed via BT Mic, the dedicated company for small business, established at the beginning of this year.

BT, Digital Revolution and a Click-Away Banking Experience

- With 160 BT Expres Plus multi-functional ATMs, 470 BT Express ATMs and 1,100 ATMS in the bank's network, the Bank's clients enjoy easy, 24/7 access to the most common banking operations: cash deposits, transfers, FX operations, access to current accounts, etc.

- Over 12.2 million transactions via BT24 Internet Banking and over 2 million transactions via Mobile Banking represent an increase by 16% and 130%, respectively, as compared to the same period, last year.
- More than 350 thousand clients use BT24 Mobile Banking, a constantly upgraded application that provides high-class banking experience.
- Our clients' shopping and payment transactions with BT cards in Q3 amounted to RON 3.3 billion.

Banca Transilvania, Top Clearing Bank in Romania:

- Over 2.1 million payments amounting to RON 12.8 million are made to the benefit of the state treasury through Banca Transilvania accounts.
- 36.5 million operations were performed by the Bank's clients in the first 9 months of the year, excluding card operations.

BT & Retail Banking:

- 8 thousand people purchased a home with mortgage or real-estate loans granted by Banca Transilvania, in the first 9 months of the year.
- BT has more than 3 million cards issued, generating more than 1 million transactions/day.

BT, Part of the Community

- BT's contribution to financial and entrepreneurial education, sports, culture and social actions this year amounts to RON 21.4 million.
- The first class of the EMBA University of Hull, a 100% British business school, with BT among its founder members, celebrated the first graduation this year.
- The Transilvania Forest reforestation mission with voluntary participation reached its fourth edition, this year, with the reforestation of an area of 10 hectares in Cluj.

Banca Transilvania's net profit was RON 780 million, whereas Banca Transilvania Financial Group's net profit amounted to RON 829 million. The BT Group's total assets after the first nine months of the year amount to RON 55.1 billion, of which the bank holds RON 54.9 billion. Net loans - leasing included - represent 54.3% of the Group's assets. The bank's CAR is 17.95%, without the profit of the first nine months of the year.

The number of transactions carried out via BT in the first 9 months of 2017 went up by 19%, and the net operating income increased by 15%, vs. the first 9 months of 2016, considering services at lower costs, as compared to the previous year. Banca Transilvania's NPE ratio, pursuant to the European definition, is 7.3% and the total provision coverage ratio is 65%.

Information for BT's Shareholders:

The Q3, 2017 report, prepared in accordance with the provisions laid down in Article 113(C) in CNVM Regulation no. 1/2006 on issuers of and operations with securities shall be available on BT's website ([pagina Acționari/Rezultate financiare](#)) as of November 13, this year.

The financial statements as at 30.09.2017 and 30.09.2016 are not audited or reviewed, whereas the financial statements as at 31.12.2016 are audited.