

Press release, February, 15th 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.

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.”*

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

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.

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 Actiunari/Rezultate financiare](http://siteul.BT.sectiuneaActiunari/Rezultatefinanciare), as of February 15, this year, starting with 8:30.

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