

Press release, April 25, 2018

Banca Transilvania: sound evolution, investing in the Romanian economy and in technology

During the first three months of this year Banca Transilvania continued to be the partner of Romanian entrepreneurs, supporting the economic growth and investing for a better banking experience for its almost 2.5 million active customers.

BT's strategy is supported by strong international shareholders such as EBRD, IFC - World Bank Division and investment funds. Moreover, Banca Transilvania has now more than 28,000 Romanian individual shareholders and almost 55% Romanian capital.

Banca Transilvania's net profit is RON 366 million, whereas Banca Transilvania Financial Group's net profit amounts to RON 389 million. During the first three months of 2018, Banca Transilvania granted 44,000 new loans to Retail, SME and Corporate clients.

"It was an upright start for the year, with results as expected, focusing on the experience we provide to customers in all our business segments. We have made significant investments in network's redesign and service digitization" - says Ömer Tetik, CEO, Banca Transilvania.

BT – sound evolution during the first quarter of 2018:

- The Group's assets as at the end of Q1 2018 amounted to RON 60.1 billion, of which the bank counts for RON 59.6 billion, net loans representing 50.98% of the Group's assets;
- Income from operating fees and commissions went up by 18.2%;
- The Bank's operating efficiency is maintained at a comfortable level, below 47%;
- In the period January - March 2018, BT granted 44,000 new loans;
- The loan/deposit ratio at the end of Q1, 2018 was 65%.

Operating income growth remained a main focus, confirmed by the growing commission and trading income.

Technologies and digital

- During Q1 2018, BT started its collaboration with Personetics, market leader in cognitive banking applications, to offer a better digital experience to the BT clients, individuals or SMEs, by including the artificial intelligence into its services. The cognitive banking application will offer to the BT clients' personalized financial

support in real time, will be integrated with the new version of BT 24 Internet Banking and will be launched by mid this year.

- BT Pay, retailers' payment application and money transfer via phone, launched at the end of January this year, has been downloaded by more than 90,000 clients.
- The robot Livia de la BT® offered during the period January-March 2018 over 200,000 answers, via Facebook Messenger and Skype, to questions concerning the accounts, products and services of Banca Transilvania.
- Over 400,000 people got informed, during the first three months of the year, via the platform Întreb BT, regarding services, products and banking operations. This is Banca Transilvania's largest financial education online program.

Other financial information:

- As at March 31, 2018 Banca Transilvania's counted a portfolio of 3.08 million cards, generating transactions almost 34% higher compared to the similar period of the previous year. The bank's market share in terms of cards transaction volumes is over 20%. BT has over 388,000 credit cards enrolled in the STAR loyalty program.
- Non - performing exposures according to EBA definition, amount 6.35% as at March 31, 2018.
- The coverage of EBA NPE with total provisions is at 71%.
- The bank's CAR is 19.23% including the profit of Q1, 2018 and 18.15% without this quarter profit.
- Banca Transilvania continued to be involved in the life of the community in the first part of 2018, through programs such financial and entrepreneurial educations, sports, culture and social causes. Some examples in this respect are: almost 20 courses for entrepreneurs organized countrywide by the BT Club, supporting the „I want to be an entrepreneur” program and business accelerators; important forestry actions, involving more than 2,000 volunteers. BT is also the main supporter of Romanian basketball.

Info for shareholders: Q12018 report according to Art.113Cof NSC Regulation 1/2006 will be available on BT's website (Investors/Financial results), <https://www.bancatransilvania.ro/actionari/rezultate-financiare/>, starting with April 25, 2018. The financial statemets as at 31.03.2018 and 31.03.2017 are not auditated or reviewed.

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