

Press release, August 10, 2018

**First half of 2018 for Banca Transilvania:  
Constant organic growth and intensive integration activity of two  
banks within BT Financial Group**

Banca Transilvania continued during the first six months of the year the sustained organic growth, based on lending to companies and the population, while continuingly supporting to the Romanian entrepreneurs and the local economy, adding value to shareholders, customers and team members.

**SME related business and credit cards are the main growth drivers during the first half of 2018:**

- BT' portfolio reached over 400,000 credit cards. Card transaction volumes within STAR loyalty program grew by 43% compared to the first half of the last year.
- 3.2 million card portfolio together with BT Pay payment apps, watch, bracelet and contactless sticker brought transactions by 35% higher compared with the same period
- BT exceeded EUR 1 billion SMEs loans, financing over 32,000 small and medium-sized companies.
- In total, Banca Transilvania granted 100,000 new loans to Retail, SME and Corporate Clients.

Banca Transilvania Financial Group's consolidated net profit amounts to RON 864.60 million, whereas Banca Transilvania's net profit amounts to RON 662.71 million. Subsidiaries contributed with more than RON 200 million to the profit of the BT Group.

*"BT's organic growth and profitability are impressive, and we know, that from now on, we have an even greater responsibility towards our customers and the Romanian economy in general. We are ready to extend our support to companies and individuals to support both their investment plans and current needs. Our market position, our extremely solid financial standing, and the available resources, allow us to grow as a business and to further contribute to the economic development of Romania." – states Horia Ciorcilă, Chairman of the Board, Banca Transilvania.*

**BT, financial results for the first half of 2018:**

- The Group's total assets amounted to RON 75.3 billion, of which the bank counts for RON 62.9 billion, net loans representing 50% of the Group's assets;
- BT Group granted loans in Romania in amount of RON 37.89 billion of which Banca Transilvania counts RON 31.35 billion; the stand alone outstanding loans grew by 4.8% compared to December 2017.
- BT's Group customers deposits reached RON 61.48 billion, whereas retail deposits amounted to RON 40.09 million and companies' deposits was RON 21.39 million.
- BT loan/deposit ratio at the end of H1, 2018 was 66%
- The Bank's operating efficiency is maintained at a comfortable level of 49.7%, despite significant integration financial efforts both in Romania and Republic of Moldova.

The operating income is based on consistent growth of transaction volumes bringing benefits to our customers as well by lower transaction base cost.

### **Technologies and digital**

- Over 650,000 people were reached, during the first six months of the year, via **Întreb BT** financial education platform. The site contains almost 1,000 questions and answers about services, products and banking operations.
- **The robot Livia de la BT** offered during the period January - June 2018 over 250,000 answers/month, via Facebook Messenger and Skype, covering topics related to accounts, products and services of Banca Transilvania. Recently, BT has launched **the robot Raul**, to communicate with the entrepreneurs.
- **BT launched Creditul Online**, making another step forward to the digitalization of the relationship with its customers. Lending steps are simplified compared to a classic lending process, applications being received on the bank's website and answers being provided also on line. This is followed by a meeting with the bank representatives for signing the documents. During the period April-June 2018 over 3,700 applications were approved.
- **BT Pay**, retailers' contactless payment and money transfer application via phone, launched at the beginning of 2018 has been downloaded by more than 170,000 clients. BT Pay is the first wallet application in Romania.
- Banca Transilvania has a network of 43,000 POSs and almost 1,800 ATMs (BT Express Plus multi-functional ATMs and BT Express ATMs).
- Facebook is one of the main BT's communication and financial education channels. **Banca Transilvania has the largest Facebook community among the Romanian banks, with 500,000 followers.**

### **Other financial information:**

- Non-performing exposures according to EBA definition, amount 5.58% as at June 30, 2018.

- The coverage of EBA NPE with total provisions is at 85% (considering the guarantees, the coverage ratio is at 120%)
- The Bank's CAR is 22.41%.
- More than 28,000 Romanian shareholders are part of BT's success story
- Banca Transilvania continued to be involved in the community, allocating more than RON 13 million for financial and entrepreneurial education, sports, culture and social causes.

### **Banca Transilvania, Bancpost and Victoriabank**

- The Integration of Bancpost, ERB Retail Services and ERB Leasing within the BT Financial Group is currently ongoing, in line with the ambitious plan proposed by Banca Transilvania. The experience of Bancpost's customers throughout the integration and cost optimization actions at Bancpost are main priorities of the two banks. Immediately after receiving the necessary approvals for this phase, Banca Transilvania shall make public the customers migration plan.
- BT business approach in the Republic of Moldova, at Victoriabank, follows the expected parameters, and the most important step in this regard has been the reorganization of the two main business lines Retail and Corporate.

*H12018 report according to Art. 65, Law no. 24/2017 on issuers of financial instruments and market operations will be available on BT's website Investors/Financial Results, starting with August 10<sup>th</sup>, 2018, 19:00 Romanian time.*

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