

Press Release, 13th of November 2018

**Nine months of 2018 for Banca Transilvania:**  
**We continue to support the local economy and population,**  
**while progressing with the integration of Bancpost**

Banca Transilvania is close to complete Bancpost integration and remains, at the same time, a strong funding pillar of the national economy by lending to companies and population.

- The bank has more than 550.000 credited customers, of which over 30.000 are companies. The merger with Bancpost, to happen at the yearend, will add more than 175.000 credited customers to the BT's portfolio.
- In the third quarter of 2018, Banca Transilvania granted approximately 55.000 loans to companies and individuals.
- The bank has reached a 3.2 million cards portfolio, representing 19% market share in terms of issued cards in Romania.
- BT is the main <gate> for transactions at retailers in Romania. The number of BT POSs reached 47.000, representing 24% of all POS terminals installed in Romania.
- The Bank manages a portfolio of approximately 410.000 credit cards, which generates approximately 30% of the credit card transactions at retailers in Romania.

The consolidated net profit of Banca Transilvania Financial Group is RON 1,241.07 million, out of which the bank's amounts RON 979.06 million. The result includes part of Bancpost integration costs. The subsidiaries and the equity participations brought more than RON 260 million to the profitability of the BT Group.

"We are pleased that we have been able to combine the organic growth and the profitability with a rapid integrating process of the Bancpost business and customers. Our priority was and remains the customer experience with regard to our banking services, combined with the financial support to the economy. This is why we focused on the responsible business growth and on investments in technology and digitalization. We have opted for a rapid integration of Bancpost, as it is to the customers' advantage and because it supports growth. Everything goes well and we are confident about the end-of-year merger. Increasing the BT clients base with customers we expect from Bancpost, is another positive premise for the development of our bank in 2019" - states Ömer Tetik, Chief Executive Officer, Banca Transilvania.

**BT Financial Group, results during the first nine months:**

- Banca Transilvania Financial Group has total assets of RON 76.6 billion, of which RON 64.7 billion BT individually, the net loans accounting for 50.2% of the BT Group assets;
- The Group manages in Romania loans of RON 38.43 billion, of which RON 32.51 billion are granted through Banca Transilvania.
- The customers' deposits reached RON 62.79 billion, of which RON 41.38 billion are retail deposits and RON 21.41 billion deposits of legal entities.
- The BT loans/deposits ratio is 66% at the end of September 2018.
- The BT's operational efficiency is kept at a comfortable level of 47%, despite the financial efforts to integrate Bancpost and Victoriabank.
- BT Leasing merged in October 2018 with ERB Leasing, a company acquired from Eurobank Group together with Bancpost and ERB Retail Services, in April 2018.

**Technologies and digital**

- BT Pay - the first bank wallet in Romania launched earlier this year - has reached 180.000 downloads at the end of this quarter. The number of mobile-phone transactions at retailers and of money transfers between users increased by 33% compared to Q2 2018.
- BT signed in October 2018 a partnership for digitalization with the companies Druid and UI Path. BT has become the first local company to use integrated automation and artificial intelligence technologies for a program dedicated to over 7.000 employees.
- Banca Transilvania has launched the first non-banking solutions platform for SMEs, BT Store, offering to its customers access to preferential offers. These solutions are dedicated to the business management and they solve real needs of the businesses - from billing, primary accounting, cash-flow management to staff recruitment, etc.
- The PAGO application, which centralizes utility bills in one place and which is developed in partnership with BT and backed by Mastercard, has, end of September 2018, more than 150.000 downloads within one year.
- BT launched the Meal-voucher Card, the digital version of the printed meal vouchers. It is intended for the grocery shopping and payment of the restaurant bills within the bank's partners network. Additionally, the card can be added in the BT Pay application, offering therefore, the best user experience among similar market offers.

**Other financial information:**

- Non-performing exposures, according to EBA ratio, amount to 5.74% as at September 30, 2018.
- The total provision coverage ratio, as per the applicable EBA standards, is 88%. If the collateral is taken into account, as well, the coverage ratio amounts to 119%.
- The capital adequacy ratio is 23.16%.

Information for BT's Shareholders: The Report for Q3/2018, prepared in accordance with the provisions laid down in Article 67 of Law No. 24/2017 on issuers of financial instruments and market operations shall be available on BT's website <https://www.bancatransilvania.ro/actionari/rezultate-financiare> on November 13, 2018, 09.00 a.m. The financial statements as at 30.09.2018 and 30.09.2017 are not audited or reviewed, whereas the financial statements as at 31.12.2017 are audited.