

QUARTERLY REPORT AS AT SEPTEMBER 30, 2019

Quarterly report, as per A.S.F. no.5/2018

Report date: November 14, 2019

Name of the company: BANCA TRANSILVANIA S.A.

Registered office: no.8 G.Baritiu str., Cluj-Napoca, jud. Cluj, postal code 400027

Telephone/fax: +40 0264 407 150/+40 0264 301 128

Tax identification no: RO5022670

Trade Register no: J12/4155/16.12.1993

Registered capital, subscribed and paid: 5,215,917,925 RON

The regulated market where the issued securities are traded: Bucharest Stock Exchange

Main features of the securities issued by the company: 5,215,917,925 nominal shares with a par value of RON 1/share.

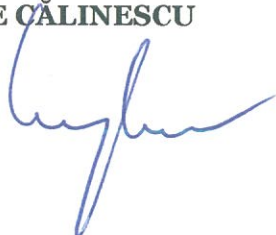
ECONOMIC AND FINANCIAL RATIOS AS AT 30.09.2019:

<u>Name of ratio</u>	<u>Computing method</u>	<u>30.09.2019</u>
1. Current liquidity ratio	Current assets/current liabilities	109.72%
2. Indebtedness ratio	Borrowed capital/shareholders' equity*100	20.41%
	Borrowed capital/capital employed*100	16.95%
3. Accounts receivable turnover rate	Average client balance/Turnover*365	Not applicabe
4. Fixed assets turnover rate	Turnover/Fixed assets	2.30

Note: Point 3 "average client balance" does not apply to financial banking institutions.

DEPUTY CEO

GEORGE CĂLINESCU



FINANCIAL REPORTING MANAGER

MIRCEA ȘTEFĂNESCU

