

Press Release April 30, 2020

BT Financial Results as at March 31, 2020**Banca Transilvania is ready to support the economy
during the current social and economic context**

- From the first epidemic escalation signs in Romania, Banca Transilvania got involved in financially supporting its customers, aiding authorities, hospitals, NGOs and communities in the effort to minimize the pandemic effects.
- The bank has over 2.9 million retail customers, 310,000 SME & Micro and over 10,000 corporate customers.
- BT's strong financial position, its internal organization and market presence, facilitate the support of the Romanian economy during the current context.

The first three months financial results show that during January and February 2020 the bank's focus was on continuing the consolidation of the business, financing the economy. Since March 2020, customers' behavior and overall banking have been influenced by the onset of the state of emergency. Also, since March, the bank changed its priorities, with main focus the health of employees and customers, the support of customers affected by the current economic and social context, as well as on ensuring business continuity - through branches, agencies and self-banking.

Financial information

Total assets of Banca Transilvania Financial Group reached RON 96.6 billion at the end of the first quarter. The loan book increased to RON 41.12 billion and customers' deposits reached RON 78.45 billion, of which RON 54.72 billion are retail deposits.

The net consolidated profit of Banca Transilvania Financial Group amounts to RON 303.94 million, while that of the bank amounts to RON 261.00 million. Subsidiaries and equity investments contributed with approximately RON 43 million to the profitability of the BT Group. The operational efficiency at the bank's level is 54.47%, including the annualized impact of the contribution to the Bank Deposit Guarantee Fund and to the Resolution Fund.

"We had a strong start of the year, but after the first two months we had to quickly adapt to a new reality and we shifted our focus on supporting customers, the economy, authorities and communities. BT team was amazing, keeping up and running the largest payments and lending infrastructure in Romania. We have a significant market share both in the Retail and in the SME sector and we assume this role of supporting the overall economy. The bank is financially strong and has the right internal infrastructure to assist its customers and the

community. *The first quarter results underline this once again*" states Ömer Tetik, Chief Executive Officer, Banca Transilvania.

The EBA non-performing exposures ratio is 4.1% as at March 31, 2020. The non-performing exposures coverage ratio according to EBA standards is 104%; if we add the collateral the coverage ratio is at 128%. The bank's CAR, without the 2020 profit, is 18.17% and 18.70% if the profit is included. [Fitch Ratings](#) kept the rating of Banca Transilvania for long-term financing (IDR) at "BB +", with a stable outlook, as well as the viability rating (VR) at "bb +" level.

Lending during the first three months of the year

The bank granted almost 16,000 fixed-interest loans to individuals. The portfolio of mortgage and housing loans amounts to RON 12.2 billion and the SME loans count for RON 16.6 billion. The bank has 4.1 million cards in its portfolio, of which almost 530.000 are credit cards.

The bank has over 2.9 million retail customers, 310,000 SME & Micro customers and over 10,000 corporate customers (active).

At the General Meeting of the BT Shareholders, which took place on April 29, 2020, the shareholders approved the proposal of Banca Transilvania's Board of Directors, regarding the distribution of 2019 profit, including the capitalization of RON 1 billion.

The press release is accompanied by the message of Mr. Horia Ciorcila, Chairman of the BoD to Banca Transilvania's shareholders. The message covers topics related to the bank's positioning within the new circumstances and its endeavors fighting COVID-19, helping people, hospitals and Romania in general.

The report for the Q1/ 2020, prepared in accordance with the provisions of art. 67 of Law no. 24 of 2017 regarding the issuers of financial instruments and market operations, is available on the BT website, section [site-ul Băncii Transilvania](#), starting with April 30, 2020. The financial statements as at 31.03.2020 and as at 31.03.2019 are not audited or reviewed.

Banca Transilvania | Communication and Public Relations

Investor.relations@btrl.ro