

**BANCA
TRANSILVANIA®**



Banca Transilvania,
The main financier of the
Romanian economy

Update: December 2020

Banca Transilvania, Romanian Successful Brand (data as 30 September 2020)



1st bank in Romania

market share (assets): over 16%

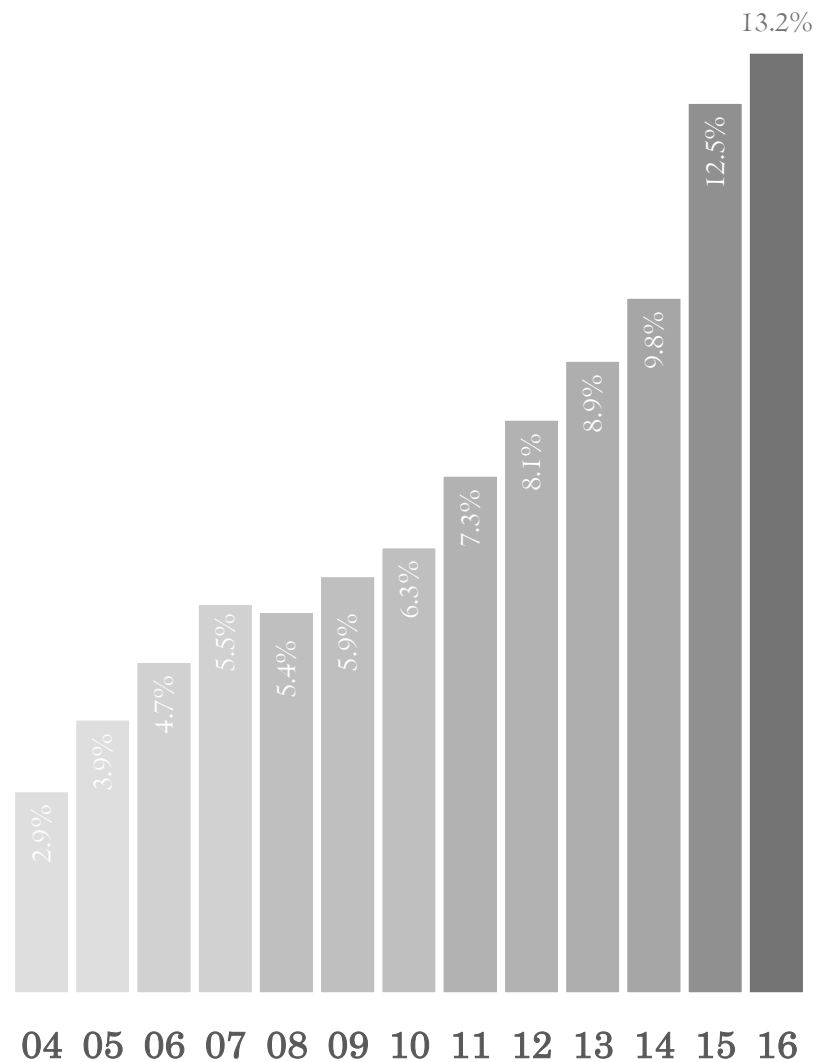
over 3 million clients

deposits: RON 83.9 billion

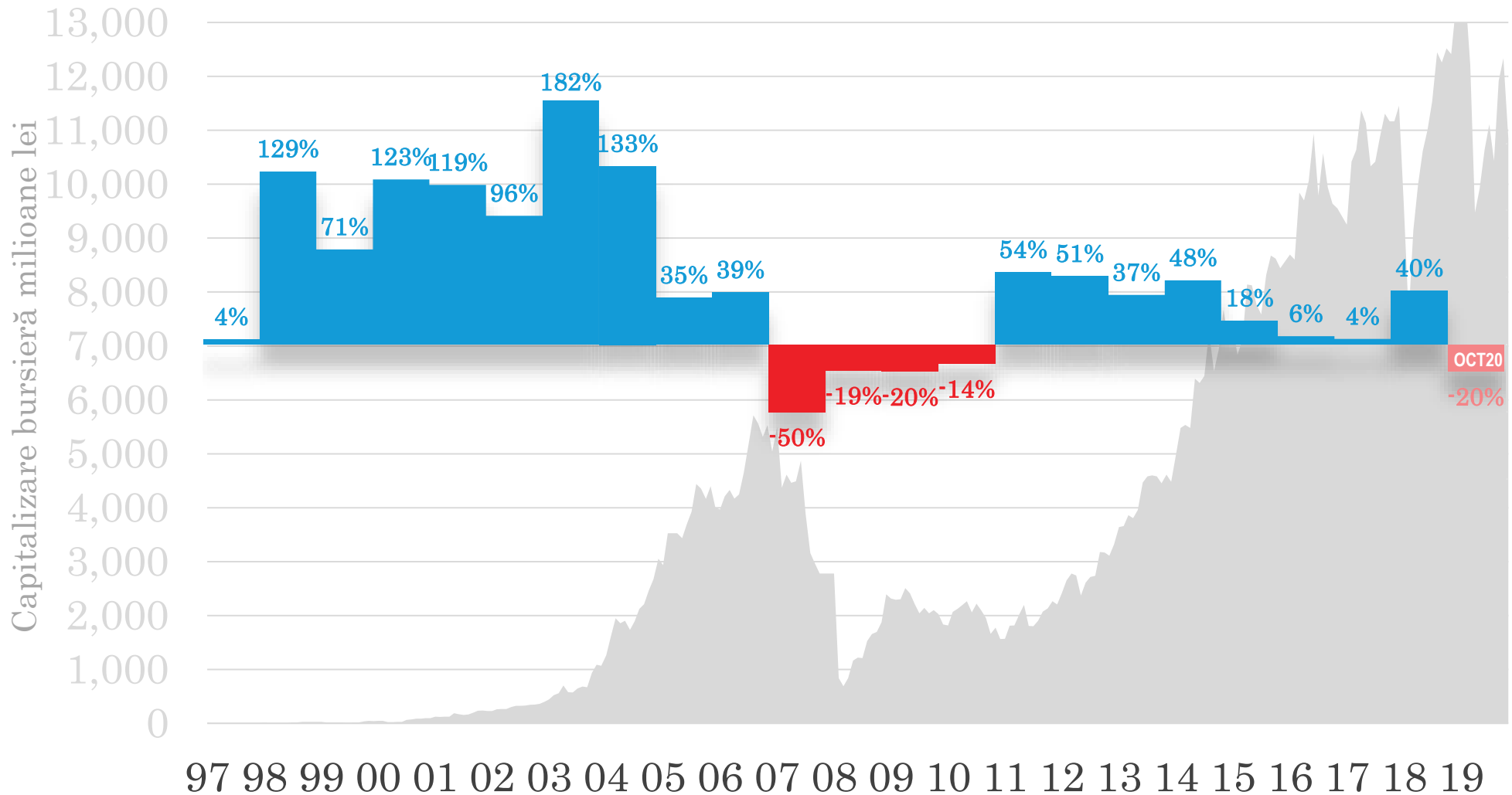
net loans: RON 41.9 billion

BT net profit: RON 901.49 billion

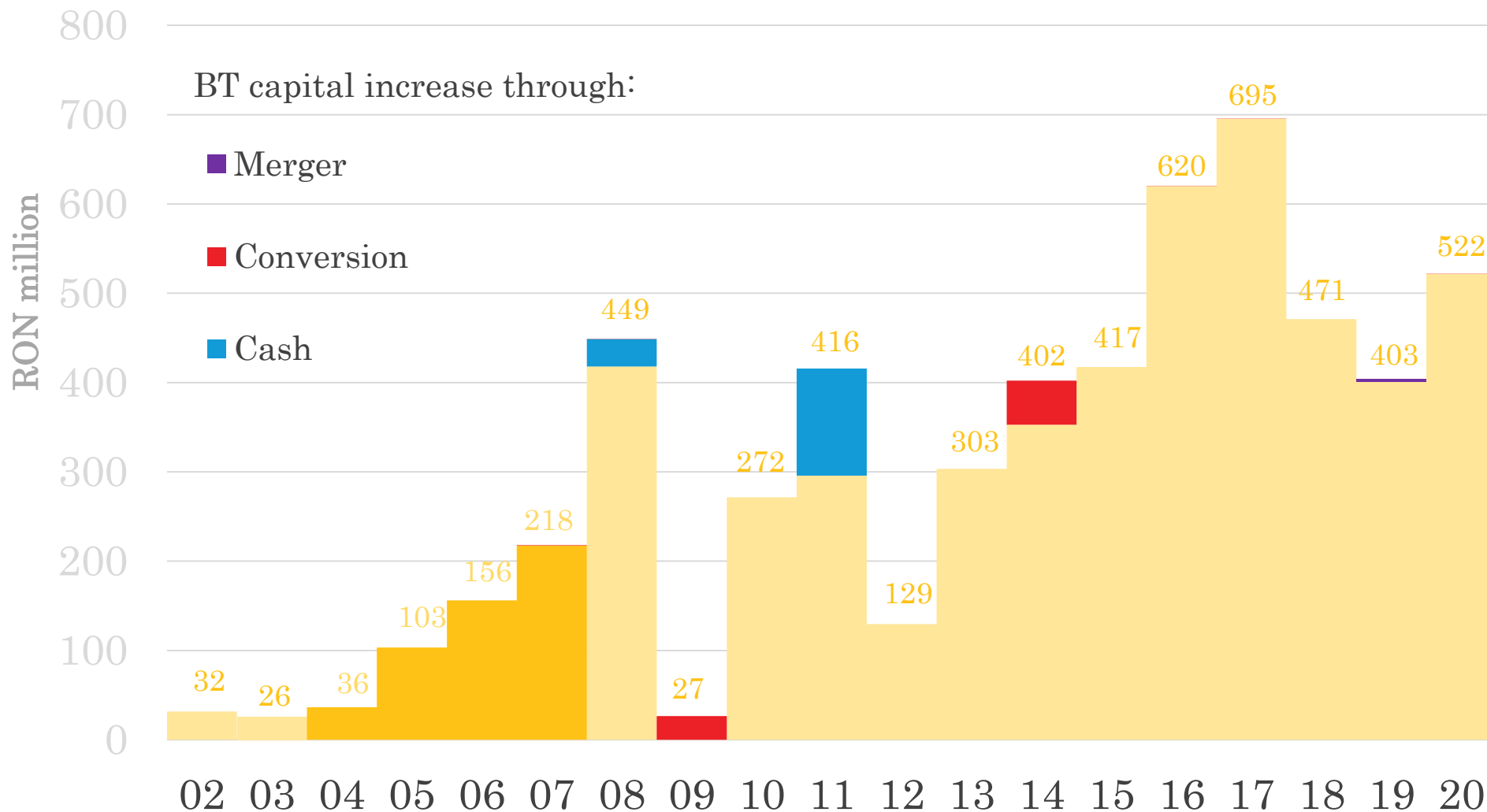
BT Financial Group net profit:
RON 1,056.76 billion



The bank's market value increased on an average by 49% per year



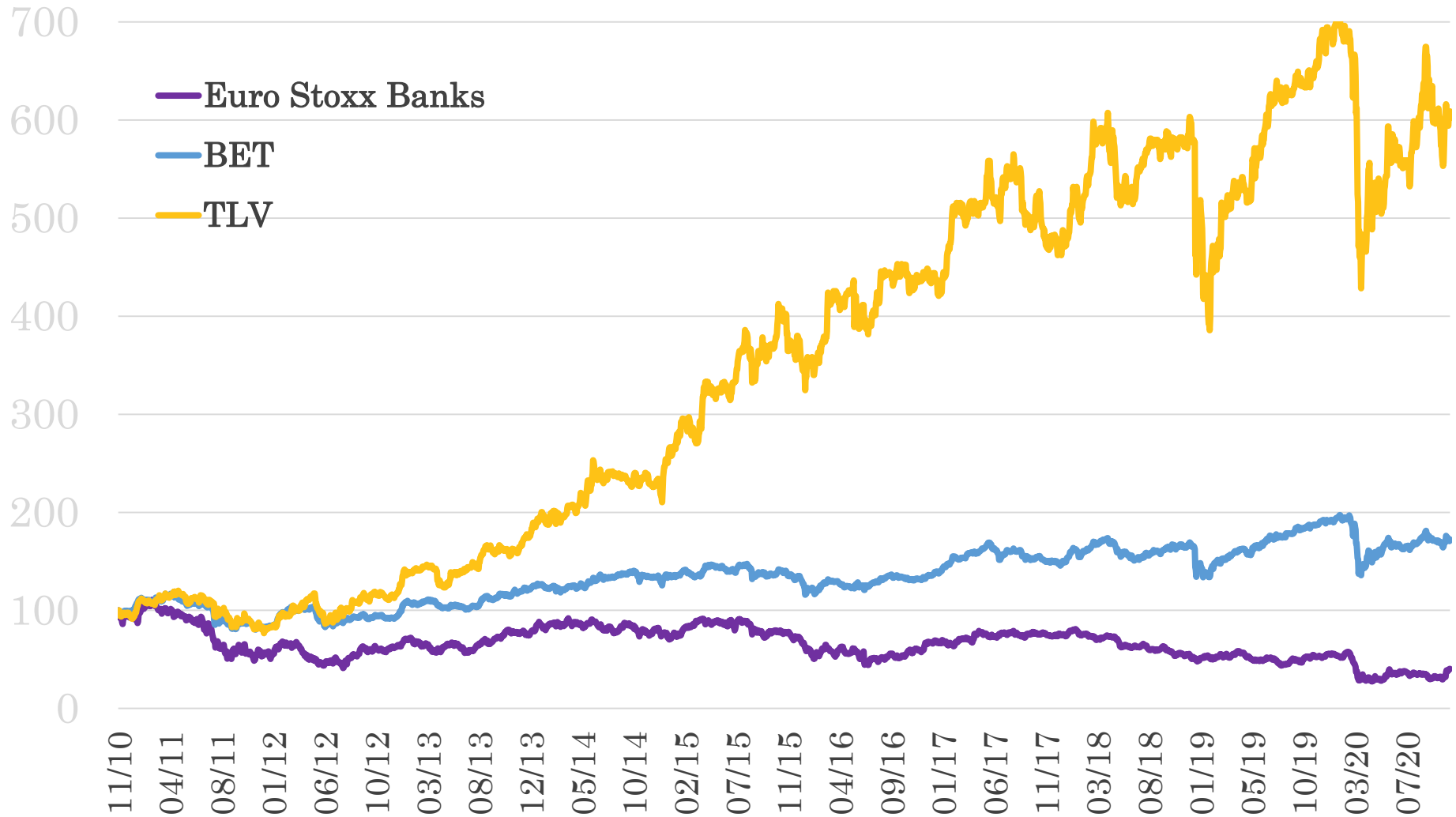
From its listing until 2020, BT has raised over RON 5.6 billion from the stock



Superior yield for TLV shares in the last 10 years



rescaled, 11/10=100

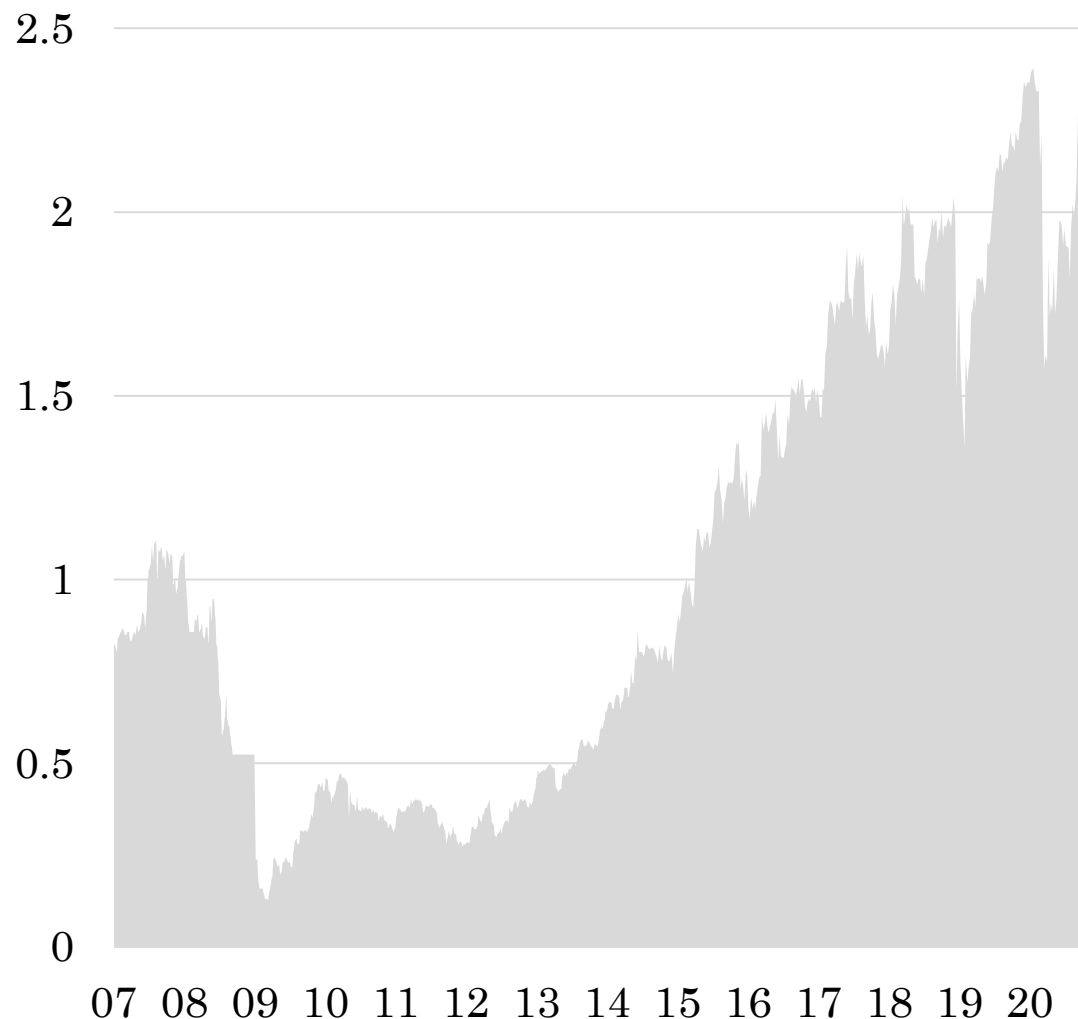


TLV shares, among the few that have returned above 2007 highs



Price _{18/11/20}	2.08 lei
No. shares	5738 m
Capitalization	11934 mil lei
YTD Trend	-11.8%
YoY Trend	-7.7%
Vs. maximum values 2007	+84.2%
Vs. minimum 2009	+1604.9%

TLV trend on Bucharest Stock Exchange 2007-2020



**BANCA
TRANSILVANIA®**



Banca Transilvania, Objectives and Development Plan 2020



New Strategic Objectives 2020

Qualitative objectives:

- Maintaining the Bank's market share under the current conditions;
- Focus on online and alternative services;
- Maintaining a balanced approach and supportive to clients given the existing context;
- Development of financial products to support customers after the end of the pandemic crisis;
- Creating intelligent operating systems, innovation and process simplification;
- Digitization of banking experience;
- Continuous and interactive support provided to clients and employees;
- Customer relationship optimization to give them the best experience with BT;

Quantitative objectives:

- Total assets: 0.6% increase;
- Total loans, gross: 1.75% decrease;
- Total deposits from customers: 0.2% increase;
- Cost/Income ratio: 53.7%;
- Loans/Deposit ratio: 54.4%.

Development Plan 2020



Investment budget for 2020 (RON million):

Buildings – agencies and branches	47,93
Investments IT and cards, of which:	182,80
Hardware IT	50,07
Software IT	114,11
Retail and cards, of which:	18,63
Hardware retail cards	8,80
Software retail cards	9,82
Security	10,39
Digital initiatives	17,61
Other	33,10
Total Investments RON million, VAT included	323,07

**BANCA
TRANSILVANIA®**



Banca Transilvania,
Highlights Oct. - Dec.
2020



October 2020

Banca Transilvania simplifies the steps for the entrepreneurs who apply for the grants program

- The BT account can be opened 100% online by companies and PFAs that are not BT customers and have only one associate (shareholder);
- All transactions in/from the BT grant account are free of charge

Banca Transilvania is ready to distribute grants from European funds intended to support the entrepreneurs and to ensure the rapid development of the program.



Detalii: [BT Newsroom](#)

November 2020



BT's Financial Results as of September 30, 2020, Banca Transilvania, ready to Support the Recovery of the Economy

- BT's loan balance grew by RON 1.1 bn. during the third quarter, reaching RON 40.1 bln.
- The Bank has granted more than 7,000 financing facilities via the government program IMM Invest, counting now over 18,000 SME clients with loans.
- The retail business line added 30,900 loans in Q3, of which 2,600 real-estate loans, counting now more than 750,000 credited retail clients.
- As always, the Bank focused on supporting retail, SME and mid-corporate clients, enforcing the economy's baseline and an appropriate credit risk dispersion.

Detalii: [BT Newsroom](#)

November 2020



BT's Financial Results as of September 30, 2020, Banca Transilvania, ready to Support the Recovery of the Economy

”

Although trends are less than favorable due to the pandemic, we remain optimistic and confident in the forthcoming recovery of the economy. We aim at increasing the lending granted by BT, in the most responsible and efficient way, supporting the economy and the bank's growth. The current context, which has undoubtedly affected the whole world and possibly some developed economies to a larger extent, also brings new opportunities for Romania, an important advantage for us because nobody knows the market better as a Romanian bank”
- said Mr. Ömer Tetik, CEO of Banca Transilvania.

Detalii: [BT Newsroom](#)



December 2020

BT Pay contributes to the creation of new behaviors: shopping, transfers and donations via phone

- The number of payments via phone tripled in 2020 compared to 2019, reaching 4 million purchases/month realized by phone.
- More money transfers are performed via the application: their number has quadrupled in 2020 compared to 2019, reaching 1.3 million/month at the end of the year.
- Over 100,000 cards were first used in digital format, via BT Pay, before those customers got their physical card. Customers can open an online account and add the digital card to the application before receiving it physically.



Detalii: [BT Newsroom](#)



The information in this presentation is continuously supplemented with BT news: events, results, prizes, good news.

About what the Banca Transilvania does, the bank of the entrepreneurial people, the first bank in Romania that was listed on the Bucharest Stock Exchange.

Further information: [BT Newsroom](#)

Banca Transilvania – Headquarter

Str. G. Baritiu 8, Cluj-Napoca, Romania



+ 40 264 407 150

+ 40 264 407 179 /FAX



investor.relations@btrl.ro



www.bancatransilvania.ro/en/investor-relations

www.bancatransilvania.ro



twitter.com/b_Transilvania

linkedin.com/company/banca-transilvania