

CURRENT REPORT in accordance with Law 24/2017 on issuers and market operations and FSA Regulation no. 5/2018 on issuers and market operations

Date: 20.11.2024

BANCA TRANSILVANIA S.A. CLUJ-NAPOCA

Headquarters:	Cluj-Napoca, Calea Dorobantilor 30-36
Telephone/fax number:	0264/407150/407179
Registry of Commerce registration number:	J12/4155/1993
Individual identification number:	5022670
Subscribed and paid-up capital:	RON 9,168,798,460
Legal Stock Market:	Bucharest Stock Exchange

1. Important events to report:

- a) Change of control of the issuer – not applicable.
- b) Acquisition or substantial transaction of assets – not applicable.
- c) Insolvency/juridical reorganisation/bankruptcy procedure – not applicable.
- d) Transactions of the type listed in art. 82 of Law no. 24/2017 – not applicable.

e) Other events:

Banca Transilvania informs its investors that Fitch Ratings upgrades Banca Transilvania's rating from "BB+" to "BBB-" with a stable outlook on the Long-Term Issuer Default Rating IDR.

The investment grade rating reflects the improved operating environment for banks in Romania, now rated "bbb-", as well as Banca Transilvania's strong position in the Romanian banking system. The result confirms BT's track record in prudent risk management, reflected in the bank's improved asset quality, robust capital ratios and profitability. The bank's sound lending policy, as well as its operational efficiency, internal capacity to generate capital and stable funding profile also played an important role in Fitch's new rating.

The leader of the Romanian banking sector, with a market share of over 20% in terms of total assets, Banca Transilvania, as a universal bank, has over 4.4 million customers. Fitch emphasizes that such business model ensures a dispersed loan portfolio, with only a limited exposure to volatile sectors, that generates high performance of assets.

CHIEF EXECUTIVE OFFICER
ÖMER TETIK

CHIEF GOVERNANCE OFFICER
IOANA OLANESCU