

Summary **Financial Results**

as at **September 30, 2021**



Financial Information

- The assets of BT Financial Group: 118 billion RON
- The net bank's profit: 1,474 million RON
- The bank's operating profit: 1,705 million RON
- The operational efficiency, measured by the cost / income ratio: 47%

BT - the market leader

- The bank's customers portfolio increased by almost 133,000 since the beginning of the year
- The first nine months brought over RON 4.7 billion to BT Group loan book
- BT continued to be the main partner in the European funds guaranteeing programs and in the governmental programs

Ömer Tetik

Chief Executive Officer, Banca Transilvania

"We continue to grow lending and overall banking services significantly above the market average, contributing to the recovery of the economy and at the same time, gaining market share. I want to thank my colleagues, together with whom we were able to keep our units open, processing an overwhelming volume of operations and cash, serving hundreds of thousands of customers daily -online and in the bank's units. BT is a Romanian bank, the bank of the Romanians, a local champion, proving that when you have ambition, courage and professionalism, you succeed. We continue to invest - in people, network and technology, to provide outstanding customer experience and we also continue to lend and to be an active business partner."

Financing and supporting the Romanians

- More than 166.000 loans were granted to the population
- 3,2 million retail customers chose to work with BT
- 360,000 SME & Micro customers
- over 11,000 corporate customers do business with Banca Transilvania

BT - standing by its investors

- Over 30,000 shareholders and more than 70% Romanian capital
- RON 500 million has been distributed in cash dividends from the profit of the year 2020 as from the reserves of other years
- BT Research is the new online center where you can access macroeconomic analysis for Romania, the Eurozone and the USA

Sustainability - the new age in business



BT started the sustainable transformation on the cards market through Visa Classic, a recycled plastic card with biodegradable elements



BT continued its focus on launching additional green lending products with a green consumer loan product



Over 25% of the BTL's leases granted this year were for electric cars or PHEV