

Summary of financial results as at 30 September 2022



Financial information

- Assets of BT Financial Group:
RON 141 bn (+6.6% compared to the beginning of 2022)
- BT Group consolidated net profit:
RON 1,678 mln
- Net profit of Banca Transilvania:
RON 1,441 mln
- BT operating efficiency (cost/income):
52%

Sustained growth

206,000 loans granted in the first nine months of the year

- +32% net corporate loans compared to end of year 2021
- +7.4% net retail loans compared to end of year 2021

3.8 million customers chose to work with Banca Transilvania

- 313,000 new active customers in the first 9 months of 2022
- +4.7% compared to end of year 2021
- 84% of BT's customers are digitalized

Group BT customers' deposits amounted to RON 113.4bn

- +5% compared to the beginning of the year
- RON 74.6 bn are deposits of individuals
- RON 38.9 bn are deposits of legal entities

Performance indicators

Operational revenues:
RON 3.8 bn (+19%)

Non-performing loans ratio, according to EBA indicator:
2.55%

Very prudent provisioning policy

- Provisions balance:
RON 4,079 mln (+12.9% compared to end of year 2021)
- Provision coverage, according to EBA: 187%

Capital adequacy ratio with the profit included: 23.05%

Banca Transilvania Financial Group

- Integration of Țiriac Leasing into BT Group is ongoing
 - The merger is expected to be finalized in December 2022
- BT Asset Management is the largest asset management company in Romania
 - BTAM is approaching 100,000 clients
 - >RON 4bn under management through its 17 investment funds
- BT Mic, the largest player in microfinance
 - reached 14,500 clients
 - >75% of clients took their first loan through BT Mic

Ömer Tetik

Chief Executive Officer - Banca Transilvania

“We continued our robust growth in the number of clients and transactions, with a dynamic well above the market average. We have been growing steadily and continued financing companies and individuals, despite the fact that the financial market is more fraught with uncertainty than ever and the funding costs and capital requirements are additional factors driving the uncertainty in the economy. We remain committed to our objective - to be the main supporter of the economy and of the state for the development of Romania.”

