



# SUMMARY

# FINANCIAL

# RESULTS

**BT Growth Drivers:**  
Financing companies and the population, increasing business activity and attracting new customers

- Banca Transilvania Financial Group assets: **RON 169.2 billion**
- Banca Transilvania Financial Group consolidated net profit: **RON 2,984.5 million** (+20% y/y)
- Operating profit, at bank level: **RON 3,501.7 million** (+29.8% y/y)
- Net profit Banca Transilvania: **RON 2,491 million** (+14% y/y)

Financial ratios	<ul style="list-style-type: none"><li>• ROE: <b>24.4%</b></li><li>• Operating efficiency (cost/income ratio): <b>45.6%</b></li></ul>	<ul style="list-style-type: none"><li>• BT Capital Adequacy Ratio (profit included): <b>23.58%</b></li><li>• Non-performing loans ratio: <b>1.98%</b></li></ul>
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Financing entrepreneurs and plans	<ul style="list-style-type: none"><li>• <b>&gt;16,000</b> people have bought their houses with the BT's help<ul style="list-style-type: none"><li>◦ Amount granted in 2023: <b>RON 4.7 billion</b></li><li>◦ Mortgage loans balance: <b>RON 18.7 billion</b> (+10% y/y)</li></ul></li><li>• <b>110,000</b> plans fulfilled through the granted consumer loans<ul style="list-style-type: none"><li>◦ Amount granted in 2023: <b>RON 4.4 billion</b></li></ul></li><li>• <b>441,000</b> entrepreneurs supported by BT<ul style="list-style-type: none"><li>◦ Amount granted in 2023: <b>RON 5.6 billion</b></li><li>◦ New loans: <b>21,000</b> (+6% y/y)</li></ul></li><li>• <b>RON 3.35 billion</b>, the amount granted to the business environment through the government programmes in 2023</li></ul>
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Contributions	<ul style="list-style-type: none"><li>• <b>RON 1.2 billion</b>, value of taxes paid by BT in 2023</li><li>• <b>2%</b> is BT's 2023 corporate income tax contribution to the corporate income tax collected by the State from all companies in Romania during the previous year.</li></ul>
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Financial inclusion	<ul style="list-style-type: none"><li>• <b>4.2 million</b> active customers<ul style="list-style-type: none"><li>◦ <b>3.7 million</b> digitalized customers</li><li>◦ <b>630,000</b> people choose to do #banking with BT in 2023</li></ul></li><li>• <b>+22%</b> BT cards transactions increase in 2023 vs 2022</li><li>• <b>+48%</b> mobile payments in 2023 vs 2022</li></ul>
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<b>+13%</b> Gross loans balance at bank level	<b>+15%</b> Corporate loans balance	<b>+9%</b> Retail clients loans volume
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<b>Horia Ciorcilă</b> Chairman of the Board Banca Transilvania	<p>” We have accelerated Banca Transilvania Group's growth in 2023, emphasizing, as usual, high volumes. Corporate and retail financing, increased operational activity and attracting new customers were the bank's growth drivers last year, generating economies of scale and increased efficiency and enabling us to offer to our clients increasingly better conditions in all respects. We are here to further support the economy's development, contribute to people's prosperity and increase financial inclusion. The bank's profitability will help us deliver our plans, pursue BT Group's growth in all the segments in which we are active and expand into new ones.</p>
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