

FINANCIAL HIGHLIGHTS

Sustained growth through enhanced operational activity in the first three months

- Assets: **≈RON 176 billion** BT Financial Group
- Consolidated net profit: **RON 1,132.4 million** (+35% compared to Q1 2023)
- Individual net profit: **RON 913.2 million** (+35% compared to Q1 2023)
- Contribution of subsidiaries and equity holdings to BT's profitability: **≈RON 219.2 million**

Financial Ratios

- Gross loans/deposits ratio at bank level: **56.27%**
- Capital Adequacy Ratio at bank level (profit included): **21.47%**
- Cost-to-income ratio: **45.10%**
- Non-performing loans ratio: **2.01%**

Sustainable growth and lending

- **4.3 million** active clients
 - **50,000** people chose to do banking with BT in Q1 2024, of who:
 - 42,000 individuals
 - 8,000 companies
- **≈4,000** people bought a house with the help of BT
 - Granted amount: **≈RON 1 billion**
 - Mortgage loans balance: **RON 19 billion** (≈25% of the loans portfolio)
- **RON 45 billion** is the balance of corporate loans
- **RON 137 billion** amount the BT's deposits
 - **RON 88.1 billion**, retail deposits
 - **RON 48.8 billion**, corporate deposits

Digital & accessibility

- **+92%** of the bank's clients (aprox. 4 million) are digitalized and use at least one of the BT's apps
- **+40%** mobile payments, Q1 2024 vs Q1 2023
- **1 million** people accessed the financial education platform **Întreb BT**
 - **60,000** people accessed the AI Search feature
- **500,000** payments were performed during the first three months of 2024, by companies enrolled in **BT Go**
- **12,000** clients chose every month the Round Up feature from **BT Pay**, in order to save money

+35%

No. of transactions routed through BT
Q1 2024 vs Q1 2023

+26%

New loans granted by BT
Q1 2024 vs Q1 2023

+12%

Deposits' balance, at bank level
Q1 2024 vs Q1 2023



Ömer Tetik
CEO

“The beginning of the year is encouraging and shows that we are on the right track to reach our goals for 2024. Our focus stays on boosting volumes, reaching more clients, and securing new business across all segments, while simultaneously consolidating the companies within the Banca Transilvania Financial Group. Thus, we increase the balance sheet and footprint of BT Group, through expanding our role in the Romanian banking sector and improving the financial access in the country. From a macroeconomic perspective, the rest of the year remains challenging, due to the international uncertainty and the market volatility. Inflation proves to be more resilient than hoped and economic growth remains subdued. Nevertheless, we remain optimistic and we continue to invest steadily in business development.”