

# Summary - Preliminary Financial Results as at December 31, 2020



## Focus in 2020

- Continuing financing the economy
- Supporting the customers
- Solidarity through donations in the pandemic context
- Constantly launching remote banking solutions

## Financial information

- The assets of BT Financial Group: 107.5 billion RON
- The net profit of BT: 1,197.31 million RON
- The bank's operating profit: 2,154.92 million RON
- The operational efficiency, measured by the cost / income ratio: 45,3%

## BT, the first banking institution to announce measures for its customers

- More than 41,000 individual and legal entities clients had their installments deferred
- Over 400,000 credit cards were exempted, for a 3 months period, from the payment of the monthly obligation
- 10,000 loans granted through IMM Invest. Impact: supporting companies counting over 70,000 jobs

## The lending continued

- More than 145,000 loans were granted funding the economy
- 22,000 new loans for over 9,500 SME & Micro Customers (2.9 billion RON)
- Over 10,200 Romanians bought a house with BT's help (2.5 billion RON)
- Over 67,300 consumer loans (2.4 billion RON)

## Remote banking has accelerated

- 500,000 customers made their first online card transaction in 2020
- 340 million transactions were made with BT cards, +22% compared to 2019
- 1.1 million people use the BT Pay application

## Community: BT people and network

- Donations of over 2 million euros in the context of the pandemic
- BT, the same pace of recruitment in S1 2020 vs S1 2019: 500 new people in the team
- Almost 70 branches and agencies from 50 cities have been refurbished
- BT Pay has contributed to the formation of new behaviors: contactless shopping at retailers, money transfers and donations, all performed through the mobile phone

## Horia Ciorcila

Chairman of the Board of Directors, Banca Transilvania

"We have ended an atypical, unprecedented year and we are satisfied that our results exceeded the conservative forecasts of the initial budget. In 2020 we proved again that we have adapted and that we have an experienced and strong team, which can deliver great results even within such a complicated context. The most important thing, however, is that we kept our promises, that we contributed both to supporting the social areas, the local companies and the economy as a whole. For this forthcoming year we are optimistic about BT, paying attention to trends, but also to new opportunities. We maintain our firm commitment in contributing to the relaunch of the business environment".

## Growth in 2020

- Is due mainly to the increase of the operations' volume and the adequate cost management
- Consolidate the already robust capitalization of Banca Transilvania, reaching an equity of 9.5 billion RON, +12% compared to 2019
- Supports the role of the bank as main driver for the Romanian economy's relaunch in 2021