

BT Financial Results as at June 30, 2021

Banca Transilvania: lending & operations processing on a growing path

The first half of the year confirms the anticipated recovery of the economy and Banca Transilvania's achievements during the first six months of the year endorses its role as supporter of the Romanian economy and people. The bank has consistently financed both the population and the companies, handling increased volumes of operations and generating value for its customers and shareholders. Additionally to the activity dedicated to its customers, Banca Transilvania continued the process of consolidating the Romanian banking sector and signed, during the first half of the year, the acquisition papers for Idea::Bank and rest of subsidiaries forming the Idea Romania Group.

"It is a period of relaunch for Romania, and Banca Transilvania has contributed to this process once again, by increasing lending and operations processing above the market average. We are the bank of the Romanians, we handle a volume of operations vital for the economy and we have over 7 million Romanians as direct and indirect shareholders. We are optimistic about the development of the economy and of the country, so we put our efforts to continue their growth and to reduce the gaps from the Western European economies." declares Mr. Omer Tetik, Chief Executive Officer, Banca Transilvania.

As a corporate citizen, Banca Transilvania has contributed during the last five years to the state budget with taxes amounting to over 2.7 billion RON, directly and indirectly, of which 712 million RON were paid in 2020. At the same time, BT remains one of the companies with the strongest commitments towards the community, during the first half of this year, donations amounting to almost 15 million RON were made.

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The assets of Banca Transilvania Financial Group reached 115.3 billion RON at the end of the first semester and the loans portfolio increased to 44.4 billion RON. The customers' deposits reached 97.2 billion RON, of which 65.9 billion RON are retail deposits and 31.3 billion RON, company deposits. The operational efficiency is at a comfortable level of 46.7%. The net consolidated profit of Banca Transilvania Financial Group amounts to RON

1,015.5 million, the bank accounting for RON 901 million. Subsidiaries and other capital investments contributed with over RON 114 million to the BT Group's profitability.

The non-performing exposures ratio, according to the EBA definition, is 3.47% as of June 30, 2021. The non-performing exposures coverage ratio, according to the EBA standards, is 148%. The bank's CAR without H1 2021 profit is at 21.83%, if profit included it reaches 23.54%.

The cost of risk during the first half of 2021 was at 0.5%. During the H1 of 2021, the balance of provisions increased by 9.2% reaching 3,485 million RON, compared to the balance at the end of 2020 (3,190 million RON).

Lending and supporting the Romanians during the first six months

- Between January and June 2021 Banca Transilvania granted over 114,000 loans to companies and individuals. Loans granted to companies amount to RON 4.8 billion. The bank has approximately 3.14 million retail customers, 360,000 SME & Micro customers and over 11,000 corporate customers.
- BT continues to be a relevant partner for local government and for European programs, extending during the first semester loans of about RON 560 million through the IMM Invest and AGRO IMM Invest programs, respectively 648 million RON through guaranteeing programs and from European funds.
- BT has over 2.3 million unique digitized customers, representing 67% of the total active customers. This is one of the constantly monitored KPIs, reflecting the bank's digitalization level. These customers - individuals and companies - use at least one of the bank's digital solutions - applications, Internet or Mobile Banking.
- The bank has over 1.7 million unique cards enrolled in wallets like BT Pay, Apple Pay, Google Pay, Fitbit and Garmin Pay and the number of contactless payments has increased 3 times during the first six months of 2021 compared to the first half of 2020, reaching 27 million.
- Out of more than 1,700 ATMs, 560 are multifunctional (BT Express Plus), enabling self-banking operations - cash deposits in various currencies, currency exchange and contactless cash withdrawals.

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The report for the 1st Semester / 2021, prepared in accordance with the provisions of art. 67 of Law no. 24 / 2017 for issuers of financial instruments and market operations, is available on the BT website, section "Investor Relations", starting with August 23, 2021, 9.00 a.m.. The financial statements as at 30.06.2021 and 30.06.2020 are reviewed, whereas, the financial statements as at 31.12.2020 are audited.

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