

BT financial results as at September 30, 2021

Banca Transilvania strengthens its leadership on the banking market and supports the economic recovery through dynamic lending, above the market average

- Banca Transilvania Financial Group's outstanding loan and leases portfolio increased by RON 2.4 billion during the third quarter of the year, reaching RON 46.8 billion. The first nine months brought over RON 4.7 billion to BT Group loan book.
- In total, during the first nine months of 2021, BT granted over 166,000 loans to individuals (of which 10,900 real estate loans) and financed over 13,700 companies.
- BT continued to be the main partner in the European funds guaranteeing programs and in the governmental programs IMM Invest, Agro IMM Invest and Prima Casă.
- The bank's customers portfolio increased by almost 133,000 (gross number) since the beginning of the year, + 4% individuals and +3% legal entities.

"We continue to grow lending and overall banking services significantly above the market average, contributing to the recovery of the economy and at the same time, gaining market share. I want to thank my colleagues, together with whom we were able to keep our units open, processing an overwhelming volume of operations and cash, serving hundreds of thousands of customers daily -online and in the bank's units. BT is a Romanian bank, the bank of the Romanians, a local champion, proving that when you have ambition, courage and professionalism, you succeed. We continue to invest - in people, network and technology, to provide outstanding customer experience and we also continue to lend and to be an active business partner." states Mr. Ömer Tetik, Chief Executive Officer, Banca Transilvania.

The consolidated net profit of the BT Group amounts to RON 1,669 million, of which RON 1,474 million is the bank's profit and approximately RON 195 million the profit of the subsidiaries and equity participations.

The assets of Banca Transilvania Financial Group reached RON 118 billion at the end of the third quarter of this year, by 9.7% higher compared to the beginning of the year.

Banca Transilvania **loan portfolio** increased to RON 45 billion at the end of the third quarter. The lending pace continued to be dynamic, with almost 1,000 new retail loans granted per day, the bank having over 1.1 million clients with loans (individuals and companies). The net retail loans grew by 10% (reaching RON 25.3 billion), and those to legal entities, by over 13% (up to RON 19.7 billion) compared to the beginning of the year.

The Agribusiness and Medical divisions continued to grow well above the market average. Factoring products are in BT focus, the volumes growing by 17% during the first nine months. Over 1,200 companies use Banca Transilvania's factoring solutions.

The customers' **deposits**, at group level, reached RON 99.4 billion (an increase by 9.3% compared to the beginning of the year), of which RON 67.8 billion are in retail saving and current accounts and RON 31.6 billion are in company accounts.

The number of the bank's customers increased by almost 4% since the beginning of the year, +4% individuals and +3% legal entities. The Bank counts approx. 3.2 million Retail clients, 360,000 SME & Micro clients and more than 11,000 active corporate clients.

- **Focus on environmentally friendly products and on sustainable development**

During the third quarter of this year, Banca Transilvania started the sustainable transformation on the cards market through Visa Classic, a recycled plastic card with biodegradable elements. It has also launched the fully virtual STAR Forte shopping card, in the BT Pay app, which means access to money and to the virtual card in about ten minutes for the bank clients.

Also during this period, Banca Transilvania continued its focus on launching additional green lending products with a green consumer loan product. Following the same approach, BT Leasing has continued to encourage the transition to environmentally friendly options and customers who have opted for electric cars or PHEV benefited from better interest rates. Electric and hybrid vehicles accounted for over 25% of the BTL's leases granted this year.

- **Other financial details**

Cost/income ratio stays at a comfortable level of 47%. **Non-performing exposures**, according to EBA, amount to 3.43% as at September 30, 2021 and the non-performing exposures coverage ratio, according to the EBA standards, is 147%. During the first 9 months of 2021, the **provision balance** grew by 8.7% up to RON 3,466 million, as compared to the balance at the end of 2020 (RON 3,190 mil.).

The bank's total **CAR** is at 21.35% (profit for the year excluded) and at 22.42% (profit for the year included). The total taxes paid by BT during the first nine months amount to over RON 570 million.

BT, over 70% Romanian shareholders

In October 2021, the bank distributed cash dividends from the profit of 2020, as well as from the reserves of other years, amounting to RON 500 million. Also, in October 2021, the bank celebrated 24 years on the Romanian capital market. Banca Transilvania has over 30,000 shareholders and more than 70% Romanian capital. Especially for shareholders and investors, the bank has launched BT Research, an online center where you can access macroeconomic analysis, which present developments, trends and perspectives for Romania, the Eurozone and the USA.

The report for Q3/2021, prepared in accordance with the provisions of Article 69 of Law No. 24 / 2017 on issuers of financial instruments and market operations is available on BT's website, under Investor relations, starting with November 12, 9:00 o' clock. The financial statements as at 30.09.2021 and 30.09.2020 are not audited or reviewed, whereas the financial statements as at 31.12.2020 are audited.

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