

Banca Transilvania confirms its contribution to the economic recovery in 2021

Financial Preliminary Results as at 31 December 2021

- During 2021, BT provided financings to companies of about RON 13.1 billion and to individuals of about RON 8.3 billion
- With almost 240,000 loans granted last year, the bank reached over 1 million outstanding loans
- Banca Transilvania has over 2.7 million digitized customers, which represents 75% of the total active customers
- Card transactions increased by 35% in 2021, and the bank reached a record number of 1.2 billion card transactions
- The BT's CAR, without profit included is 22.62%, and with profit included is 24.46%

Banca Transilvania ended 2021 with results above the market average in terms of lending and operational volumes. It also remained a major partner in all Government and European programs.

BT has a robust capitalization, 72% of the capital is Romanian with about 39,000 Romanian individual shareholders.

"During 2021, despite the unpredictable climate, we, at BT, have maintained our optimism and strong commitment to contribute to the Romanian economy recovery, and today, we are proud that the results confirm our expectations. We granted a significant number of loans to people and companies, we increased the operations' volume processed through the bank and we created value for our shareholders. Also, through the acquisition of Idea :: Bank we further contributed to the consolidation of the Romanian banking system. We will continue to invest in people, products and technology, strengthening our position on the market both through responsible organic growth and through possible future acquisitions", states Mr. Horia Ciorcilă, Chairman of the Board of Directors, Banca Transilvania.

At the end of 2021, the assets of BT Financial Group amounted to RON 132.5 billion. Loans increased to RON 50.2 billion, and deposits reached RON 108 billion, of which RON 71.89 billion are retail deposits and RON 36.13 billion are company deposits. The consolidated net profit of BT Financial Group amounts to RON 2,045.77 million, of which that of the bank amounts to RON

1,782.70 million. The bank's operating profit increased to RON 2,257.20 million.

Cost/income ratio, has been maintained at a comfortable level, 48.1%, promoting costs management and efficiency through the processes' digitalization.

BT has consistently financed the population and companies

- Over 14,000 Romanians bought a house with the BT's help, housing loans amounting to over RON 3.7 billion. The outstanding balance of mortgage / housing loans is RON 15.5 billion.
- Over 100,000 consumer loans, amounting to approximately RON 4 billion, were also granted last year. The balance of these loans reaching RON 11.4 billion.
- The bank granted approximately 15,000 new loans, amounting to RON 3.7 billion, to over 18,000 SME & Micro customers. The SMEs loan portfolio (according to the European definition of SMEs) reached RON 19.2 billion.
- Banca Transilvania continued to be a major partner in the Government and European funds programs; through SME Invest and Agro SME Invest, BT granted over 4,000 loans, amounting to over RON 2.6 billion.
- The Medical Doctors Division has doubled the volume of new loans compared to 2020 (RON 1.2 billion in investments), while the agriculture related lending activity, through APIA, exceeded the value of RON 500 million.

BT has over 2.7 million digitized customers, 75% of its active customers' base

Banca Transilvania is the market leader on the cards market, with 4.7 million cards in its portfolio, of which over 560,000 are credit cards. With over 100,000 new cards issued, 2021 has been the best year for credit cards.

Card transactions have increased by 35% in 2021 compared to the previous year. The bank has reached over 2.1 million unique cards enrolled in the BT Pay, Apple Pay, Google Pay, Fitbit Pay and Garmin Pay wallets. The number of mobile phone payments has doubled in 2021 compared to 2020, reaching 68 million. Over 1 million cash withdrawals were made by phone, through BT Pay, from Banca Transilvania ATMs.

Other financial information

The non-performing exposures ratio is at 2.71% as at December 31, 2021, with the total coverage ratio at 166%, according to the EBA indicator. The

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Banca Transilvania | Communication and PR

The preliminary annual financial statements as at 31.12.2021 are not audited or revised and those as at 31.12.2020 are audited. The preliminary financial results for 2021 are available on the bank's website, BT / Investor Relations, on February 25, 2022, starting with 8.00.

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