



Summary – Preliminary **Financial Results** as at December 31, 2021

Financial information

- BT Financial Group Assets: RON 132.5 billion
- BT Financial Group Net Profit: RON 2,045.77 million
- Banca Transilvania Net Profit: RON 1,782.70 million
- Banca Transilvania operational profit: RON 2,257.20 million

2,71% Non performing exposures (as at 31 December 2021)	166% Non-performing exposures coverage ratio (according to EBA)	24,46% BT capital adequacy ratio (with profit for 2021 included)	48,1% Cost/Income ratio
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BT, cards market leader

- 4.7 million cards in the portfolio
- BT reached 1.2 billion card transactions, following a 35% increase in transactions in 2021
- 560,000 credit cards, of which 100,000 realised in 2021

75% of the bank's active clients are digitized

- >2.7 million unique digitized customers
- >2.1 million unique cards uploaded to BT Pay, Apple Pay, Google Pay, Fitbit Pay and Garmin Pay wallets
- 68 million telephone payments made in 2021, the number doubling in 2021 vs 2020
- >1 million cash withdrawals made by phone through BT Pay, at BT ATMs

Supporting the economy recovery

- >1,000,000 loans in balance, a threshold reached after granting almost 240,000 loans in 2021
- >100,000 consumer loans were granted in 2021. The total balance of consumer loans reached RON 11.4 billion.
- >14,000 Romanians bought a house with the BT help. The total balance of mortgage/real estate loans amounts to RON 15.5 billion

BT, business partner

- RON 13.1 billion was the financing granted by BT to companies in 2021
- 18,000 SME & Micro customers obtained loans amounting to RON 3.7 billion in 2021
- >4,000 loans amounting to over RON 2.6 billion through government programs and through European funds via the SME Invest and Agro IMM Invest sub-programs
- >500 million RON financing for agriculture through the APIA program
- The Medical Doctors Division doubled its loan volume compared to 2020 (RON 1.2 billion in investments)

Horia Ciorcilă

Chairman of the Board of Directors, Banca Transilvania

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.