

BT Financial Results as at 31 March 2022



BT's lending, business and operating income increased sharply

Financial information

- BT Financial Group's assets reached RON 128.3 billion
- BT Group's consolidated net profit amounts to RON 400.33 million
- Banca Transilvania's net profit amounts to RON 307.52 million
- The bank's operating efficiency reached 50.64%

Continuing the digitalization

- The bank has almost 3 million unique digitalized customers.
- BT Pay reached the milestone of 2 million people using the app. Every second card issued by Banca Transilvania is digitally enrolled in BT Pay.
- For entrepreneurs, the bank launched the BTPOS App, which turns a retailer's Android OS device into a POS that accepts contactless payments with the card, phone or other payment accessories.
- The bank now has 4.8 million cards in its portfolio, of which over 570,000 are credit cards.

Ömer Tetik

Director General, Banca Transilvania

"Romania started the year full of uncertainties and more challenges than ever. 2022 came with macroeconomic turbulence, a complicated regional geopolitical situation, price increases and logistic problems. Under this scenario, Banca Transilvania has proven that it can support its clients' plans, regardless of the context, both through increased levels in lending and through investments in technology. The bank's activity and income are above the forecasted levels and above the budget, and the net result is in line with the budget. We are pleased that the Romanians have continued with their plans and that BT has sustained the growth both in lending and in operations."

Financing and supporting the Romanians

- Almost 63,000 loans were granted by Banca Transilvania during the first 3 months of the year
- Loans granted amounts to RON 6,357 million: +61% Q1 2022 vs Q1 2021
- 3.6 million customers are working with BT, of which 390,000 are legal entities.

BT for shareholders

- RON 800 million, representing about 45% of 2021 profit, will be distributed as a dividend by BT. The ex-date is 3rd June 2022 and the dividend payment date is 16 June 2022.
- The gross dividend/share is approximately 0.12 RON, equivalent to a yield of 5%.
- The bank has about 40.000 shareholders and 72% Romanian capital.

