

BT Financial Results as at 31 March 2022**BT's lending, business and operating income increased sharply**

- **Romanians continued to make plans this year:** almost 63,000 loans were granted by Banca Transilvania during the first 3 months of the year, amounting to RON 6,357 million. It represents a 61% increase in loans compared to the first quarter of 2021.
- **The bank has an increase of RON 2.5 billion of the loans balance, +5%,** compared to the end of last year.
- **The number of customers has continued to grow,** currently more than 3.6 million customers are working with BT, of which 3.3 million are individuals and 390,000 are legal entities.
- **The bank's operations showed solid growth:** the number of transactions for both the individuals and legal entities customers, across all BT channels, was +35% compared to the same period of 2021.
- **The bank launched Code Crafters,** a company through which the bank increases its IT solutions development capacity.

BT Financial Group's assets reached RON 128.3 billion and its net loans increased up to RON 58.6 billion. The customers' deposits reached the level of RON 107.42 billion, of which RON 71.77 billion represent savings of the individual customers and RON 35.65 billion represent deposits of the legal entities customers, leading to a Loans/Deposits ratio of 58.4%.

BT Group's consolidated net profit amounts to RON 400.33 million, of which the bank's amounts to RON 307.52 million. The Group's subsidiaries and equity holdings contributed with approximately RON 92.82 million to BT's profitability. The bank's operating efficiency reached 50.64%, calculated with an annualized impact of the contribution to the Bank Deposit Guarantee Fund (FGDB) and to the Resolution Fund.

- The bank's net interest income increased by 22% compared to the first quarter of 2021, backed by the increased levels in its lending.
- Net fee and commission income increased by 21%, following the BT activity increase.
- The cost of the bank's contribution to the FGDB increased by 75%, to RON 143 million, negatively impacting the result of this year's first quarter.
- The Bank has maintained a very prudent provisioning policy.

Ömer Tetik, CEO, Banca Transilvania, states: *"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."*

The non-performing exposures ratio, according to the EBA indicator, is 2.91% as at 31 March 2022. The total provisioning coverage of non-performing exposures according to the EBA standards is 179%. CAR is 21.23% and includes the profit of the first quarter.

Continuing the digitalization in BT

- 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. This year also saw the launch of a new feature in BT Pay, the 100% online overdraft.
- 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. 43,000 businesses have more than 80,000 BT POS.
- The number of cards issued increased: the bank now has 4.8 million cards in its portfolio, of which over 570,000 are credit cards.

The completion of the Țiriac Leasing transaction expected during the first part of this year

The completion of the transaction between the Țiriac Group and Banca Transilvania regarding Țiriac Leasing is expected to take place during the first part of the year. BT announced the acquisition agreement in January 2022.

Status of Idea::Bank integration into BT Financial Group: first services for Idea customers

The integration of Idea::Bank into the BT Group continued during the first part of the year, and the bank announced its first services available for the Idea::Bank customers. The integration is ongoing until 13 June 2022, when the transfer of the Idea::Bank's contracts with its customers to BT will be completed.

BT for the Ukrainians

Banca Transilvania stands by the Ukrainians and gets involved by supporting them with financial solutions, communication in Ukrainian, job offers and donations.

Banca Transilvania | Communication and Public Relations

The report for the first quarter of 2022, 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 Banca Transilvania's website from 6 May 2022. The financial statements as at 31.03.2022 and 31.03.2021 are not audited or reviewed.

investor.relations@btrl.ro | comunicare@btrl.ro