



SUMMARY OF THE FINANCIAL RESULTS

Continuing financing the economy

Financial information

- Assets of Banca Transilvania Financial Group: RON **140.1** billion
- Consolidated net profit of Banca Transilvania Financial Group: RON **1,046.5** million
- Net profit of Banca Transilvania: RON **907** million

Sustainable growth

- **+15.58%**, compared to 31 December 2021, the balance of loans granted by BT Group reached RON **64.9** billion
- BT attracted more than **285,000** new customers during the first quarter, reaching **3.75** million
- RON **139.5** million represents the contribution of the subsidiaries and equity holdings to Banca Transilvania Group's profitability

BT's contribution to Romania's economy

- **140,000** loans were granted by BT in the first 6 months of the year
- RON **14.17** billion worth of loans granted to individual and corporate customers
- Banca Transilvania's contribution to government programmes and SME guarantee schemes launched in 2022 amounts to RON **2.8** billion

Building digital behaviour

- **53** million payments made by phone, double compared to the same period in 2021
- 3 million unique customers digitised, representing **82%** of the BT customers
- **2.5** million unique cards enrolled in BT Pay, Apple Pay, Google Pay, Fitbit Pay and Garmin Pay wallets

Strengthening and increasing the expertise

BT Leasing

- **+47%** growth recorded in total new production value of the portfolio, H1 2022 vs H1 2021
- **37%** of all cars financed in H1/2022 were hybrid and full electric cars
- Integration of Țiriac Leasing and Idea::Leasing into BT Leasing has entered the final stage

BT Mic

- For more than **70%** of the total financing, BT Mic is the first lender
- **17%** of the financing went to start-ups

Building the first 100% digital bank around **Idea::Bank**, which was acquired this year.

BT Asset Management

- the largest mutual fund manager in Romania
- Net assets under management amounting to RON **4.5** billion
- Market share of almost **23%**

Ömer Tetik

Chief Executive Officer, Banca Transilvania

"During the first six months of the year we continued to finance the economy and the state, while offering good yields on the deposits held at BT. We reached new records in both card payments and business operations, based on strong operational volumes. We are growing profitably in all market segments, offering to our customers competitive interest rates, while having the best dynamics in attracting new customers. Despite the challenging economic conditions, we look forward with confidence to the period ahead. We have a good appetite for financing the Romanian economy and growing our business."