

BT financial results as at 30 June 2022

Banca Transilvania continues financing the economy, while offering good yields for the customers with savings

"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" states Ömer Tetik, Chief Executive Officer, Banca Transilvania.

Financial Results as at 30 June 2022

Banca Transilvania Financial Group's assets increased above the market average amounting to RON 140.1 billion (+5.76% compared to 31 December 2021) and loans increased to RON 64.9 billion (+15.58% compared to 31 December 2021). BT Group's consolidated net profit amounts to RON 1,046.5 million, of which the bank's net profit amounts to RON 907 million. The subsidiaries and equity investments contributed with more than RON 139.5 million to BT Group's profitability.

- The first six months of the year also brought an increase of 1,600 new customers and almost 800 loans per day. BT attracted more than 285,000 new customers during the first quarter, reaching 3.75 million.
- Customer deposits reached RON 110.9 billion RON, of which RON 72.8 billion represent deposits of individuals and RON 38.1 billion of legal entities.
- The Group's operating income increased by 17.6% reaching RON 2.8 billion.
- The cost related to the Group's contribution to the Bank Deposit Guarantee Fund increased by 71% to RON 151 million, thus negatively impacting the half-year result.
- Between January and June 2022, Banca Transilvania granted almost 140,000 loans to individuals and companies, amounting to RON 14.17 billion.
- In 2022, BT was the largest partner in the governmental programmes IMM Invest and AGRO IMM Invest, as well as in other SME guarantee schemes launched in 2022 (RURAL

INVEST, IMM PROD, GARANT CONSTRUCT), with a total financed value of over RON 2.8 billion.

- Banca Transilvania reached 2.5 million unique cards in BT Pay, Apple Pay, Google Pay, Fitbit Pay and Garmin Pay wallets, and the number of phone payments doubled in the first six months of this year compared to the same period in 2021, reaching 53 million. In total, 82% of the bank's customers are digitally unique customers, an indicator BT is tracking and following closely.

The total provision coverage of non-performing exposures according to EBA standards is 180%. In the first six months of this year, the provisions balance increased by 7.4% to RON 3.88 billion, compared to the balance at the end of 2021, when it amounted RON 3.614 billion. The cost of risk during H1 of 2022 was 0.3%. The bank's Cost/Income ratio is 51.9%. The bank's capital adequacy ratio is 20.61% (excluding the profit for the first six months of this year) and 22.39% (profit included). The non-performing exposure ratio, according to the EBA indicator, is 2.55% as of 30 June 2022.

Banca Transilvania Financial Group: a step towards consolidation and increased expertise

The first part of the year also saw the consolidation of the BT Group. Banca Transilvania started building the first 100% digital bank in Romania around [Idea::Bank](#), part of the BT Group, acquired this year. Regarding [BT Leasing](#), the total value of new leasing contracts increased by 47% compared to the same period of last year. The figures also show an increasing preference for hybrid and electric cars. Thus, 37% of all cars financed in the first half of the year by the BT Group leasing company, were either hybrid or electric cars. The integration of [Tiriac Leasing](#) and [Idea::Leasing](#) into BT Leasing has entered the final stage. At [BT Mic](#), for over 70% of the financing, the microfinance company is their first lender, and 17% of this financing went to start-ups.

Recently, in July this year, [BT Asset Management](#) became the largest asset management administrator in Romania, with net assets under management amounting to RON 4.5 billion and a market share of almost 23%.

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The report on the first half of 2022, was prepared in accordance with the provisions of Article 67 of Law No. 24 of 2017 on issuers of financial instruments and market operations, is available on the BT website, Investor Relations section, starting from 26 August at 9.00 a.m. The financial statements as at 30.06.2022 are unaudited or unreviewed, whereas those as at 30.06.2021 are reviewed and those as at 31.12.2021 are audited.

About Banca Transilvania:

Banca Transilvania is the largest bank in Romania and South-Eastern Europe and the main lender of the Romanian economy, covering all customer segments and business lines in the financial sector. With a history that started almost 30 years ago, it has over 19% market share, 3.7 million customers, over 9,200 employees, online banking solutions and 500 branches in 180 locations. It is the strongest Romanian banking brand, with an AAA+ rating according to Brand Finance Banking (2022). Beyond banking, BT wants to make a positive impact in Romania, for people, business and the environment.

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