

BT Financial Results as at 30 September 2022

Banca Transilvania – sustained growth in customers and operations during the first nine months of the year

"We continued our robust growth in the number of clients and transactions, with a dynamic well above the market average. We have been growing steadily and continued financing companies and individuals, despite the fact that the financial market is more fraught with uncertainty than ever and the funding costs and capital requirements are additional factors driving the uncertainty in the economy. We remain committed to our objective - to be the main supporter of the economy and of the state for the development of Romania", states Mr. Ömer Tetik, Chief Executive Officer BT.

Banca Transilvania Financial Group's assets reached RON 141 billion at the end of the third quarter of this year, a growth of 6.6% compared to the beginning of the year.

BT Group's consolidated net profit amounts to RON 1,678 million, of which RON 1,441 million is pertaining to the bank. Approximately RON 237 million represents the net profit of the Group's subsidiaries and the equity holdings.

Banca Transilvania's loans increased to RON 63.2 billion. Compared to the beginning of the year, the net loans granted to legal entities increased by almost 32% to RON 27.2 billion and the net loans granted to individuals increased by 7.4% to RON 27.6 billion. Loans granted at BT Group level increased by RON 2.9 billion during the third quarter, amounting to RON 67.8 billion. In the first nine months, the outstanding balance increased by approx. RON 11.7 billion, with BT granting 206,000 loans to households and companies during January-September.

BT Group customers' deposits reached RON 113.4 billion, with a year-to-date growth of 5%. RON 74.6 billion represent deposits of individuals, while RON 38.9 billion represent deposits of legal entities.

The bank's operating income increased by 19% to RON 3.8 billion, on the back of higher operating volumes.

The number of the bank's active customers reached 3.8 million, an increase of 4.7% since the beginning of the year. BT has 313,000 new active customers gained during the first nine months of 2022. 84% of the bank's customers are digitalized.

Other financial indicators

- **The bank's operational efficiency** reached 52%. The cost/income ratio remained at a comfortable level due to proper cost management and to the efficiency gained through the digital streamlining.
- **Non-performing loans ratio**, according to EBA indicator, is 2.55%.
- **The total provisioning coverage of non-performing loans** according to EBA standards is 187%. The stock of provisions increased in the first 9 months of the year by 12.9% to RON 4,079 million, compared to the stock at the end of 2021, when it amounted to RON 3,614 million. The bank has maintained a very prudent provisioning policy.
- **The bank's capital adequacy ratio** without last quarter's profit included is 22.05% and with the profit included is 23.05%.

Banca Transilvania Financial Group

- The integration of Țiriac Leasing into the BT Group is ongoing and the merger is expected to be finalized in December 2022.
- BT Asset Management has become the largest asset manager in Romania, with over RON 4 billion in assets under management through its 17 open investment funds. BTAM is approaching the milestone of 100,000 clients.
- BT Mic, the largest player in microfinancing, has reached 14,500 clients, of which over 75% are first-time borrowers.

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The report for the third quarter of 2022, was prepared in accordance with the provisions of Article 69 of the Act No. 24 of 2017 on issuers of financial instruments and market operations, is available on the BT website, Investor Relations section, on November 11, starting at 6 pm. The financial statements as at 30.09.2022 and 30.09.2021 are unaudited and unreviewed, and those as at 31.12.2021 are audited.

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