

# Summary of the Financial Results

## Sustained growth of lending



### Financial information

- Total assets for Banca Transilvania Financial Group: RON 140.5 billion
- BT Group's consolidated net profit: RON 2,488.4 million
- Banca Transilvania's net profit: 2,178 million RON
- Operational efficiency (cost/income): 49.7%
- Non-performing loans ratio (EBA): 2.44%
- NPL coverage ratio, according to EBA: 195%
- BT's capital adequacy ratio, profit included: 21.62%

### Loans granted to Romanians

- 3.5 million retail customers work with Banca Transilvania
- RON 8.2 billion, the volume of loans granted by BT to support Romanians:
  - >12,000 Romanians have bought a house with BT's help
  - >100,000 of financed plans through consumer loans granted by BT

### BT, a business partner

- 400,000 companies chose to do business with BT
- RON 19.8 billion, the amount of financing granted to companies during 2022
  - +30% increase in loan portfolio pertaining to companies
  - +48% growth in the number of loans granted in the Large Corporate segment

### BT's contribution to supporting Romania

- >RON 1.1 billion, total taxes and duties paid by Banca Transilvania in 2022
- >1% of all corporate income tax collected by the State from Romanian companies was the corporate income tax paid BT in 2022
- RON 3.3 billion, the total amount financed by BT under the Government relief programs launched in 2022

### Group consolidation

- In 2022 BTAM became the largest mutual fund administrator in Romania
- First steps towards building the first 100% digital bank in Romania
- Strategic step on the automotive market, integration of Țiriac Leasing and Idea::Leasing into BT Group



**Horia Ciorcilă**

*Chairman of  
Banca Transilvania's  
Board of Directors*

"2022 has been a very complicated year, marked by the war in Ukraine and multiple economic uncertainties, caused by inflation and by the energy crisis. Despite this difficult context, Romania's economy has weathered this period well. Regarding Banca Transilvania, we continued to be the largest lender in Romania and the most important partner in the Government programs launched in 2022. We also continued to invest in technology, digitalization and infrastructure and strengthened the Bank's and the Group's position on the local market. The financial results confirm our expectations and are the foundation for our future ambitions. We closely monitor and remain mindful of the geopolitical and macroeconomic developments, but, at the same time, keep ourselves open to potential opportunities."