

Financial Results Summary

Sustained organic growth



Financial information

- BT Financial Group Assets: RON **147.9** bln.
- Net consolidated profit of BT Financial Group: RON **837.7** mio.
- Banca Transilvania Net Profit: RON **675.9** mio.
- Cost-to-income ratio: **46.48%**
- Non-performing loans: **2.40%**
- Provisions coverage ratio, according to EBA: **196%**
- Capital Adequacy Ratio, profit included: **19.86%**

Supporting our customers

- **60,000** loans were granted by BT during Q1/ 2023
 - Total loans value: RON **6,696** mio.
 - Net loans at Group Level: RON **67.8** bln.
- **50,000** new customers chose to do banking with Banca Transilvania during the first quarter
- RON **126.8** bln., BT Group deposits value
 - RON **82.6** bln. – deposits of Retail customers
 - RON **44.2** bln. – deposits of Corporate customers
- **+22%** number of card transactions performed by the bank's clients, compared to Q1/ 2022

Solid growth

+27%

net interest income of the bank, Q1 2023 vs. Q1 2022

+15%

net fees and commissions income, compared to Q1 2022

+5.33%

value of the new granted loans, compared to the first quarter of 2022

57.1%

loans-to-deposits ratio for Group level



Ömer Tetik
CEO, Banca Transilvania

"We started the year strongly, by implementing our plan of growing the bank's business and support the Romanian economy, despite the volatile and uncertain climate in both international and local financial markets. We are well capitalized - both through the incorporation of the previous year's profits and through the proceeds attracted from the international markets through the recent bonds' issuance - and we are ready to support the economy and the customers. Moreover, the consistent growth in deposits, new loans and of our customer base shows once again our strong position on the market. We are investing in people, technology, security and in our territorial network, and we plan to increase our market share."