



FINANCIAL RESULTS SUMMARY

Sustained organic growth

- BT Financial Group Assets : **RON 153.1 bln.** (+8.94% vs dec. 2022)
- Net Consolidated Profit of BT Financial Group : **RON 1,581.7 mln.** (+51.14% vs H1 2022)
- Net Profit Banca Transilvania: **1,269.0 mln. lei** (+39.91% vs H1 2022)

Financial indicators

Financial ratios BT Capital Adequacy Ratio (profit included)

23.88%

BT Cost-to-income ratio

47.29%

NPL Ratio according to EBA indicator

2.36%

BT Growth as at 30 June 2023 vs the average of the banking sector

- Total assets : **7.92%** vs. **5.25%**
- Deposits: **5.10%** vs. **3.91%**
- Gross loans: **2.64%** vs. **-4.69%**

Number of clients

- **> 4 mln.** clients
- **282,000** new clients in H1, meaning **1,600** new clients/pay
- **88%** of the BT clients are digitalized, using at least one of the BT apps

Cards and transactions

- **5.6 mln.** cards in the portfolio
- **+21%** number of transactions performed with the BT cards in H1 2023 vs H1 2022
- **+43%** number of phone payments in H1 2023 vs H1 2022

Financing the national economy

- **+2.13%** loans growth at Group level in June 2023 vs December 2022
- **730** loans/day were granted on average
- **~132,000** loans amounting to RON 14.97 bln.
- **RON 69.5 bln.** loans in balance at Group level

Encouraging savings

- **+5.10%** clients' deposits growth, amounting to **RON 122.5 bln.**
 - Retail clients deposits: **RON 81 bln.**
 - Corporate clients deposits: **RON 41.5 bln.**

Contributor to the state budget

RON 600 mln. paid for taxes and social contributions

Ömer Tetik

CEO Banca Transilvania

"The results are positive and we are pleased with how the bank and the entire BT Group has performed. We maintained our strong pace of operational growth and managed to support the economy and the population during a challenging period. In such times of uncertainty, the importance of a strong, well-capitalised banking system, with predictable legislation in supporting the economy and society, can be observed. We continue to invest, to increase the volumes and the transactions, and to finance the economy, in order to ensure prosperity for the Romanians and to contribute to the reduction of the gap with the Western economies, through investments. The bank's profitability helps us strengthen BT's capital to fulfill our plans and comply with the legal requirements."