



SUMMARY FINANCIAL RESULTS

BT Group consolidation & Investments in infrastructure

- BT Financial Group assets: **RON 157.6 billion** (+12.18% vs 31 Dec. 2022)
- Consolidated net profit BT Financial Group: **RON 2,291.5 million**
- BT Financial Group operating income: **RON 5,628.6 million** (+27.12% y/y)
- BT net profit: **RON 1,859.5 million**

Financial indicators

- ROE: **25.79%**
- Balance of provisions: **+7.01%**
- Cost of risk: **0.25%**
- Operational efficiency (cost/income): **45.79%**
- Capital Adequacy Ratio (profit included): **22.94%**
- Non-performing loans rate, according to EBA: **2.22%**

Highlights

- **+4%** increase of the loan approvals to retail clients and companies 9M 2023 vs 9M 2022
 - **RON 72.6 billion**, net loans and leasing receivables, at consolidated level (+70% 9M 2023 vs 9M2020)
- **+27.4%** increase in the total number of processed transactions during the first 9 months of the year
 - **1.35 billion** transactions, representing a doubling of the average monthly transactions over 3 years period

Increased funding

- **+13%** increase for retail loan approvals, compared to the same period in 2022
 - **RON 31.9 billion** gross retail loan book, at consolidated level
- **+22%** in mortgage loans approval levels, 9M 2023 vs 9M 2022
- **+8.66%** increase in BT customers' deposits, reaching RON 126.6 billion
 - **RON 82.7 billion**, deposits of Retail customers
 - **RON 43.9 billion**, deposits of Corporate customers

Supporting entrepreneurship

- **>15,700 loans** for SMEs, amounting to over RON 4 billion
- **RON 16 billion** loan approvals to corporate clients during the first 9 months
 - **RON 35.3 billion** gross corporate loan book, at consolidated level
- **RON 2.5 billion** granted to entrepreneurs through the SME Invest program

Financial accessibility

- **5.8 million** cards in the portfolio
- **+46%** increase in the number of payments made by phone, Q3 2023 vs Q3 2022
- **+23%** more transactions with BT cards compared to the same period of last year
- **~90%** of customers use at least one of BT's online banking apps

BT is the leading processor of payments, operations and cash transactions.

Ömer Tetik
CEO Banca Transilvania

It has been a good nine months for Banca Transilvania, in which we have further increased our transaction volumes and thus strengthened our market leadership. The size of our business and the economies of scale allow us to be a universal bank, with an inclusive approach, offering a full range of products and services - online and cash - at low prices for customers. We work for more than 4 million clients, from individuals to SMEs and corporations. We take great pride that a local player brings added value to our economy and supports the competitiveness of companies. We remain cautious, given the volatility and uncertainty in the market, but optimistic about the Romania's ability to perform above the average in the region.