

Financial Results as at September 30, 2023

Banca Transilvania – Accelerated Growth of Client Base and Operations

Consolidation of BT Group and Investments in Infrastructure

- During the first nine months of the year, Banca Transilvania's client base and operations grew significantly, above the sector average.
- Given the business size and volume of operations, BT is the leading processor of payments, transactions, and cash transactions, with low costs for customers.
- July-September was the best quarter of this year in terms of housing loans: the level of approved loans shows a 22% increase in the first nine months of 2023 compared to the same period in 2022.
- The value of loans granted to individuals and companies increased by 4% versus the same period last year, whereby the net loans and leasing receivables portfolio reached RON 72.6 billion, which means an increase of approx. 70% in the loan outstanding balance, as compared to three years ago.
- The growth of the bank's business is also reflected in the evolution of the total number of processed transactions, i.e. 1.35 billion transactions in the first nine months of the year, increasing by 27.4% as compared to the same period in 2022. This increase reflects the doubling of the monthly average of operations over a three-year period.

"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", Ömer Tetik, CEO, Banca Transilvania.

Financial Results in the First Nine Months:

- Banca Transilvania Financial Group's net consolidated profit is RON 2,291.5 million, out of which the Bank's net profit amounts to RON 1,859.5 million. The subsidiaries and the equity participations contributed with RON 432 million to the BT Group's profitability.
- Banca Transilvania's consolidated assets consolidated to RON 157.6 billion (+12.2% vs. December 31, 2022), whereas consolidated net loans and lease receivables reached RON 72.6 billion (+6.75% vs. December 31, 2022).
- BT Group's operating income reached RON 5.6 billion (+27.12% y/y), mirroring the increase in business volumes and the number of processed transactions.
- Deposits from customers reached RON 126.6 billion (+8.66%). Savings with BT amount to RON 82.7 billion for individuals and to RON 43.9 billion for companies.

Lending, Transactions and Financial Inclusion:

- Retail loans at consolidated level went up to RON 31.9 billion. The volume of granted loans increased by 13% in the first nine months as compared to the same period in 2022.
- More than 15,700 loans were granted to SMEs, worth over RON 4 billion.
- RON 16 billion accounts for loans to companies, with a gross loan balance at consolidated level of RON 35.3 billion.
- Banca Transilvania continued to support entrepreneurs through the SME Invest programme, with RON 2.5 billion financing granted in the first nine months of the year.
- BT's card portfolio counts 5.8 million cards, of which 3 million are also digital cards enrolled in BT Pay, Apple Pay, Google Pay, Fitbit Pay and Garmin Pay.
- Number of phone payments: +46% in Q3 vs. the same period in 2022.
- Number of transactions with BT cards: +23% vs. the same period last year.
- ≈90% of BT's clients use at least one of BT's online banking apps.

Further Financial Information

- ROE improved compared to the first nine months of last year and reached 25.79%;
- Balance of provisions grew by 7.01% up to RON 4.3 billion, as compared to the end of 2022 (RON 4.02 billion).
- Cost of risk: 0.25%;
- The Bank's operational efficiency, calculated with an annualized impact of the contribution to the Bank Deposit Guarantee Fund and to the Resolution Fund: 45.79%;
- Capital adequacy ratio: 22.94%, profit included;

- Non-performing loans, under the EBA definition: 2.22%.

Cash Dividends for Over 40,000 Shareholders

Following the approval of the General Meeting of Shareholders in September this year, Banca Transilvania distributed, earlier this month, cash dividends of RON 902.5 million, from the profit reserves of 2022 and 2021.

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For investors:

- *Investors wishing to participate in the conference call on the financial results for the first nine months of 2023, organized by Banca Transilvania on November 13, this year, starting at 4:00 pm (Romanian time), must send a request by email to the following address: investor.relations@btrl.ro.*
- *The report on the first nine months of 2023, prepared in accordance with the provisions of Article 67 of Law No 24 of 2017 on issuers of financial instruments and market operations (including information in editable format), is available on BT's website, section [Investor Relations](#) section, starting with November 10, this year, 6:00 P.M.*
- *The financial statements as at September 30, 2023 and September 30, 2022 are unaudited and unreviewed, and those as at December 31, 2022 are audited.*

Contact for investors: investor.relations@btrl.ro

Contact for the media: comunicare@btrl.ro