



August 2024

SUMMARY FINANCIAL RESULTS

**Prudent and sustainable
growth**

- Banca Transilvania Financial Group Assets: **RON 177.9 billion** (▲16.2% compared to Jun, 30 2023)
- Banca Transilvania Financial Group net consolidated profit: **RON 2,145.9 million** (▲35.7% compared to H1 2023)
- Banca Transilvania net profit: **RON 1,810.1 million** (▲42.6% compared to H1 2023)
- Contribution of subsidiaries and equity holdings to BT's profitability: > **RON 335.8 million**

Financial indicators

- Gross loans to deposits ratio at bank level: **57.3%**
- BT's cost-to-income ratio: **45.03%**
- Capital Adequacy Ratio BT (profit included): **27.84%**
- Non-performing loans BT (according to EBA): **2.10%**

We finance Romania

- BT continues to create value for people and businesses
 - **RON 11 billion** financing by BT for corporate clients
 - **RON 4 billion** financing by BT for retail clients
- The Bank continued to be during H1/2024 an important partner in governmental programs
 - > **RON 2.4 billion** in financing through the SME Invest Plus program
 - > **RON 500 million** financing through the "Farmers' Credit" program
- One of the largest tax payers in the country
 - **RON 900 million** amounted BT's contribution to the state budget, through the payment of taxes and social security contributions

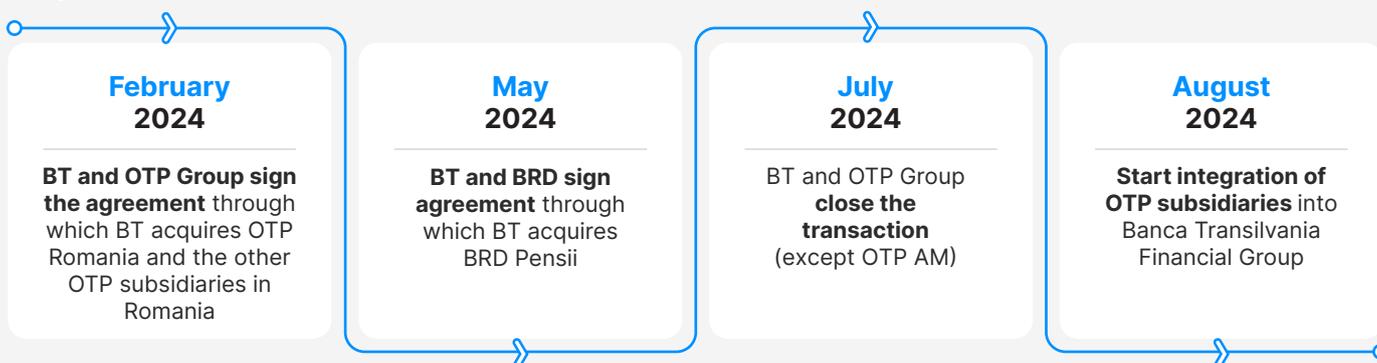
We build trust

- **RON 139 billion** total value of BT clients' deposits
 - **RON 90.6 billion** represents retail clients' deposits
 - **RON 48.4 billion** represents corporate clients' deposits
- **300,000** new customers chose BT during the first six months of the year
- **RON 1 billion** from the 2023 profit was distributed to the 55,000 shareholders of Banca Transilvania

Contribution to financial inclusion

- **6.3 million** cards in portfolio
 - **4 million** unique cards in digital wallets
- **+40%** no. of payments made by phone (H1 2024 vs H1 2023)
 - **113 million** payments made by phone in the first semester
- **+60%** transfers made via BT Pay (H1 2024 vs H1 2023)

Acquisitions status in Romania



Ömer Tetik
CEO
Banca Transilvania

BT's results grew steadily in the first half of the year, underpinned by the growth of the customers' base, volume of transactions and operational activity. Beyond the organic growth, the integration of OTP Romania into the Banca Transilvania Financial Group, which we have started in August, represents a priority for us in the upcoming period. We are continuing the development of the Group in all business segments in which we operate, we are accelerating financial inclusion in Romania and we are looking to develop our relationship with Romanians working abroad. The objective is a prudent and sustainable growth. Regarding the local and international economic environment, we remain cautious in order to be prepared for any context. Economic growth is still uncertain in many parts of the world and macro indicators are volatile.