



September 2024

HIGHLIGHTS FINANCIAL RESULTS

Sustained organic growth

- Banca Transilvania Financial Group Assets: **RON 199.7 billion**
- Banca Transilvania Financial Group net consolidated profit: **RON 3,907.5 million**
- Banca Transilvania net profit: **RON 2,708.9 million**
- Contribution of subsidiaries and equity holdings to BT's profitability: **RON 391 million**

Financial ratios

- Gross loans/deposits ratio, individual level: **58.02%**
- Capital Adequacy Ratio (H1'24 profit included): **26.26%**
- Cost-to-income ratio: **45.55%**
- BT NPL ratio (according to EBA): **2.01%**

We continue our growth strategy

- Banca Transilvania Financial Group
 - **RON 94.2 billion** balance of net loans and leasing receivables
 - **+24.6%** balance of net loans granted to population compared to December 31, 2023
- Banca Transilvania maintains the pace of financing
 - **+9.2%** net loans granted to retail and corporate clients
 - **RON 33.2 billion** retail loans balance
 - **RON 6.2 billion**, 9M new production of retail loans
 - **RON 49.6 billion**, balance of gross corporate loans
 - **+ RON 5 billion** financing, transposed in over 18,000 loans for SMEs
- **RON 142.8 billion**, total value of BT customer deposits
 - **+6.2%** compared to December 2023
 - **52%** represent term deposits

Financial inclusion

- **1.8 billion** transactions during the first nine months of the year
 - **+30.7%** compared to September 2023
- **4.4 million** BT active clients
- **6.6 million** cards in the portfolio
 - **4.2 million** cards in the digital wallets
 - **+23%** purchases made with the BT cards (YoY)
- **+38%** number of mobile payments (compared to September 2023)



Ömer Tetik
CEO
Banca Transilvania

We have continued to grow steadily in all areas, both in terms of number of customers and transactions volume. We entered in the straight line with the integration of OTP Bank Romania, in a record timeframe. We are an integrated financial group both vertically, with complementary segments - from online apps to territorial units and ATMs, from cards issuing to POSs and wide acquiring capabilities to e-commerce and cash processing – and also horizontally, through the BT Group subsidiaries. This gives us a unique position both in terms of efficiency and synergies in the Romanian financial system. We continue our growth strategy for the benefit of our customers and shareholders because Romania needs solid banks to finance the economy.