



Banca Transilvania **9M 2024 Financial Results**

The 11th of November 2024

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AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

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Risk

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Sustainability

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Digital

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**BT Financial
Group**

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ROMANIAN ECONOMY

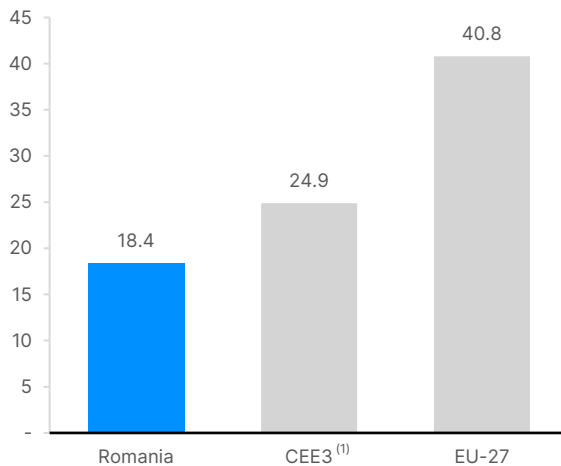
ENDOGEN & EXOGEN FACTORS TO SUSTAIN OUTPERFORMANCE

- Romania is the **2nd largest economy in CEE** with a population of over 19 millions as of 2024
- One of the **fastest growing EU countries** historically with strong real GDP growth of 3.6% per year (2015–2023 CAGR)
- Relatively **low public debt/GDP level** vs. other countries in CEE and the EU
- Inflation is steadily declining** with HICP at 4.8% YoY in September.

Sources: EIU data, S&P Global Market Intelligence, European Commission, Romania Investor Presentation, July 2024.

SIGNIFICANT OPPORTUNITY FOR EXPANSION

Real GDP per capita, 2023, \$k

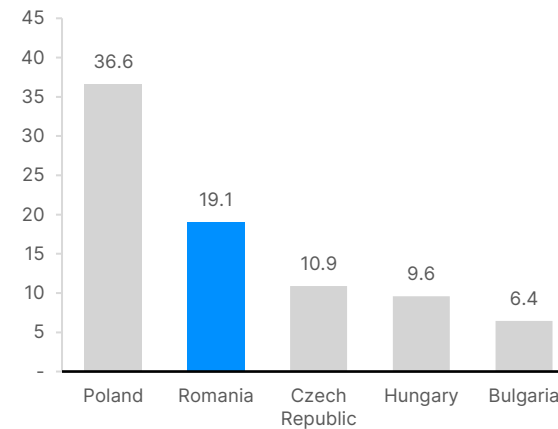


Notes: CEE3 includes Poland, Czech Republic and Hungary.

9M YTD Financial Results | 11th November 2024

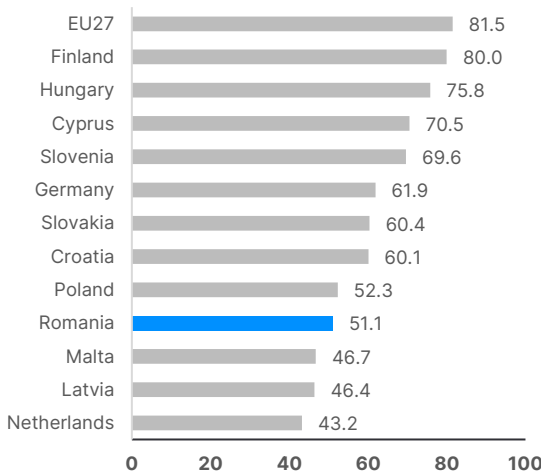
ROMANIA, A KEY ECONOMY IN THE CEE

Population, 2023, MM



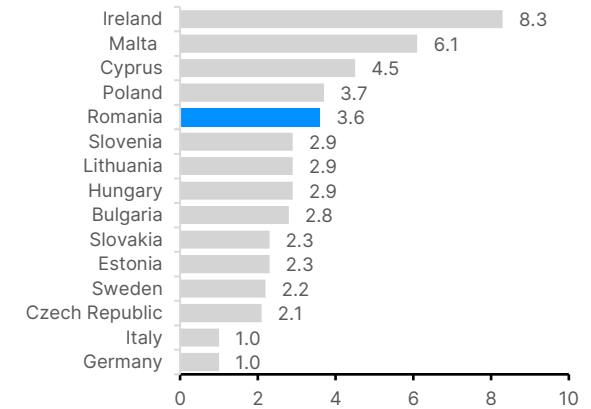
RELATIVELY LOWER DEBT TO GDP RATIOS

General Government Debt Q2 2024, % GDP



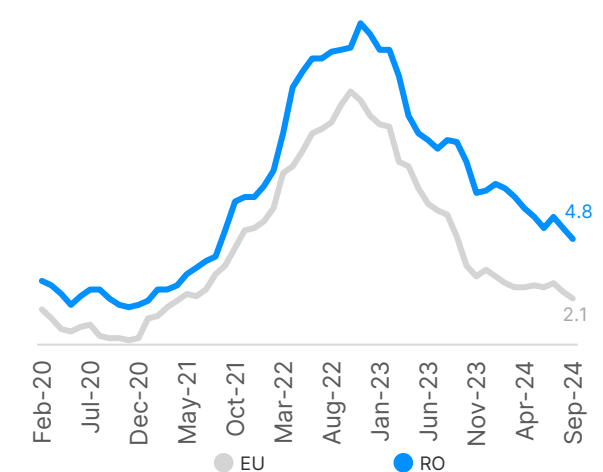
STRONG GROWTH DYNAMICS

% Real GDP Growth, Average 2015–2023



DECLINING INFLATION

Consumer prices (HICP) (%), YOY



BANKING SECTOR INDICATORS

ROMANIAN BANKING SECTOR MARKET SHARES BY TOTAL ASSETS



20%
BT Market Share

13%
Peer 1

10%
Peer 2

10%
Peer 3

9%
Peer 4

37%
Others

KEY HIGHLIGHTS OF THE BANKING SECTOR



INCREASED RESILIENCE

284%

Liquidity coverage
ratio, June 2024



EVOLUTION OF ASSET QUALITY

2.49%

Non-performing loan
ratio, June 2024



UPPER OPERATIONAL EFFICIENCY

47.0%

Cost-to-income ratio,
June 2024



SOLID SECTOR PROFITABILITY

20.1%

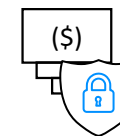
Sector average RoE,
December 2023



SAGE PROVISIONING LEVELS

24.05%

Capital adequacy
ratio, June 2024



COMFORTABLE BUFFER

65.2%

NPL coverage ratio,
June 2024

Sources: NBR, BMI, Fitch, NBR Financial Stability Report

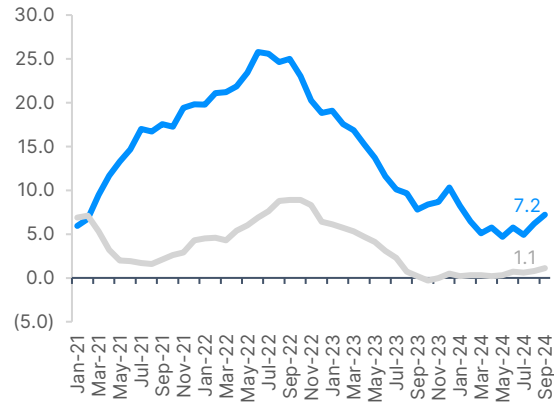


BANKING SECTOR EVOLUTION

LENDING GROWTH HIGHER THAN THE EU AVG.

Corporate loans (% YoY)

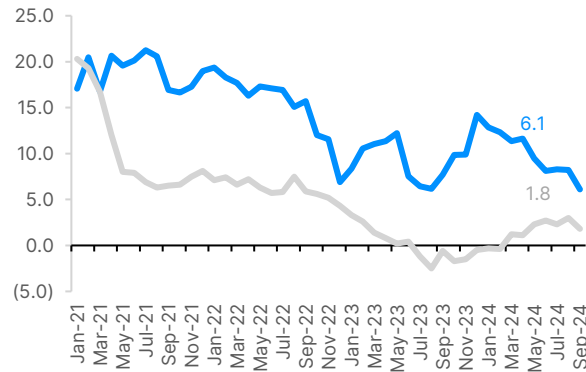
Corporate lending growth significantly higher in Romania as compared to the EU which is at 1.1% YoY



DEPOSITS WELL ABOVE THE EU AVG.

Corporate deposits (% YoY)

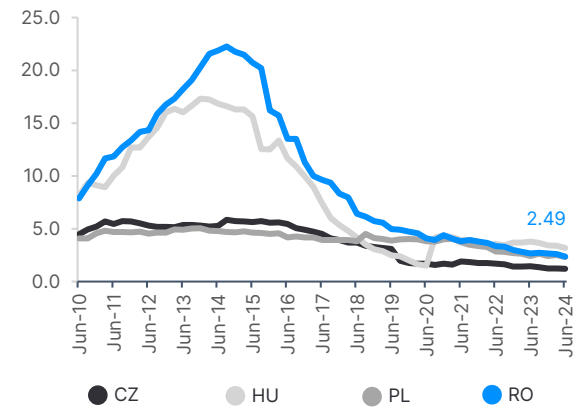
Corporate deposits growth rate slowed its pace to 6.1% YoY as interest rates decreased



ASSET QUALITY REMAINS STRONG

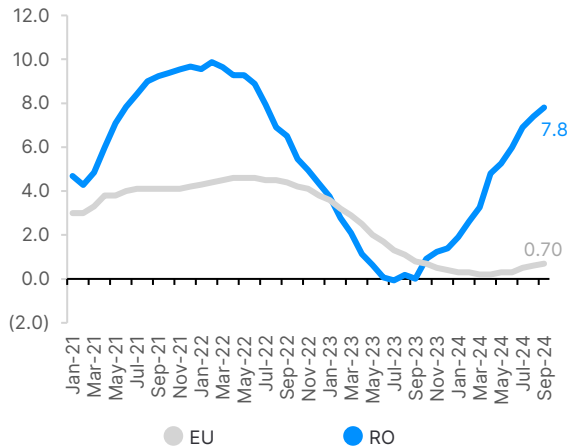
NPL ratio (%)

The non-performing loan (NPL) ratio remains low in Romania at 2.49% as of June 2024



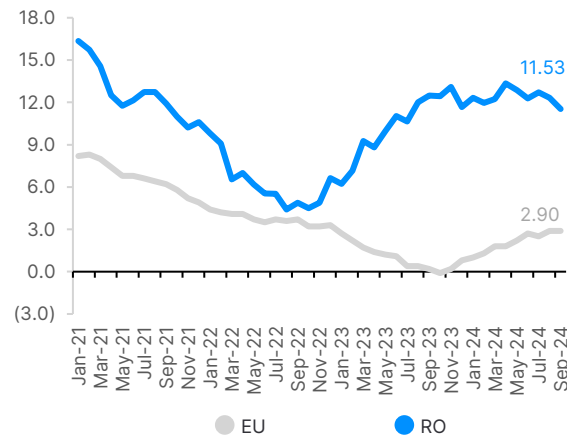
Household loans (% YoY)

Householding lending is expanding at a faster pace in Romania as compared to the EU average (0.7% YoY)



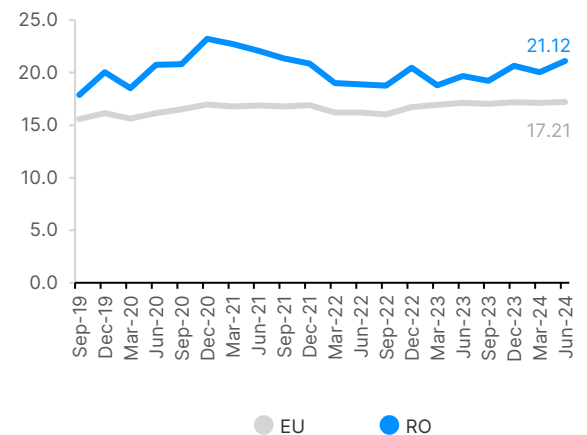
Household deposits (% YoY)

Household deposits recorded a growth rate of 11.53% YoY offsetting the decrease in corporate deposits



TIER 1 (%)

Capital adequacy ratio (Tier 1) remains higher (21.12%) than the EU average (17.21%)



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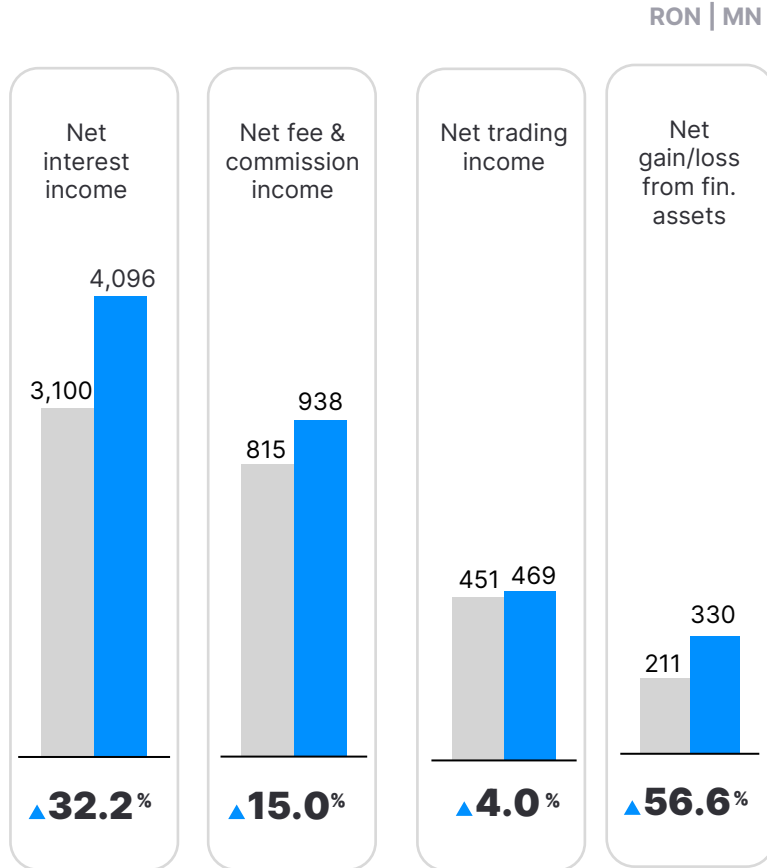
BT PERFORMANCE

	INDIVIDUAL			CONSOLIDATED		
	9M 2024	9M 2023	Δ	9M 2024	9M 2023	Δ
PROFITABILITY						
Net interest income RON MN	4,096.3	3,099.5	32.2%	5,011.4	3,793.5	32.1%
Net fee and commission income RON MN	937.7	815.2	15.0%	1,089.5	941.7	15.7%
Operating expenses RON MN	(2,728.6)	(2,135.0)	27.8%	(3,393.4)	(2,533.3)	34.0%
Pre-provision operating profit RON MN	3,242.7	2,506.3	29.4%	3,835.9	3,095.3	23.9%
Net profit RON MN	2,708.9	1,859.5	45.7%	3,907.5	2,291.5	70.5%
EPS RON				4.0979	2.4172	69.5%
Cost of risk, net	0.14%	0.25%	-0.12 pp	0.28%	0.37%	-0.10 pp
NIM	3.47%	3.09%	0.37 pp	3.94%	3.57%	0.37 pp
ROE	29.34%	25.79%	3.55 pp	35.87%	28.87%	7.00 pp
Cost-to-income ratio*	45.55%	45.79%	-0.23 pp	46.36%	44.27%	2.09 pp
*Computed assuming the annual contribution to Deposits Guarantee Fund and Resolution Fund to be evenly allocated over 12 months.						
BS HIGHLIGHTS						
	SEP/24	DEC/23	Δ	SEP/24	DEC/23	Δ
Total assets RON MN	176,479	161,785	9.1%	199,731	169,169	18.1%
Gross loans** RON MN	82,851	75,921	9.1%	99,372	80,421	23.6%
**At the consolidated level finance lease receivables are included						
Deposits from customers RON MN	142,798	134,443	6.2%	159,987	138,053	15.9%
Gross loans-to-deposits ratio	58.02%	56.47%	1.55 pp	62.11%	58.25%	3.86 pp
NPL (EBA)***	2.01%	1.98%	0.03 pp			
***According to EBA definition AQT 3.2						
CAPITAL						
	SEP/24	DEC/23		SEP/24	DEC/23	
Tier 1 capital ratio	22.88%	18.32%		19.56%	18.29%	
Total capital ratio	26.26%	21.97%		22.19%	21.55%	



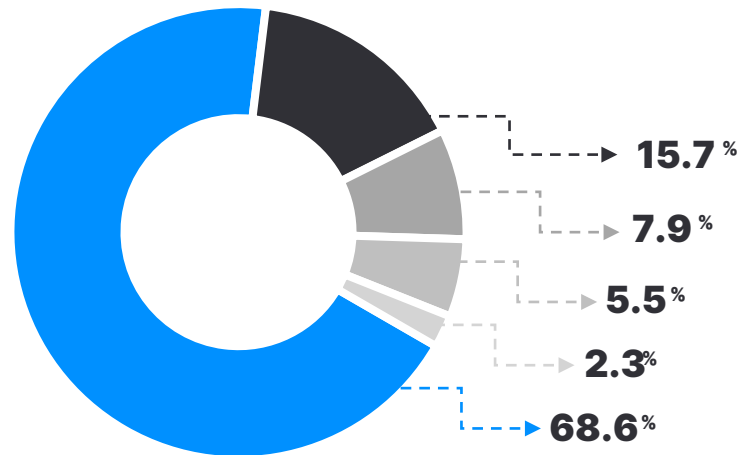
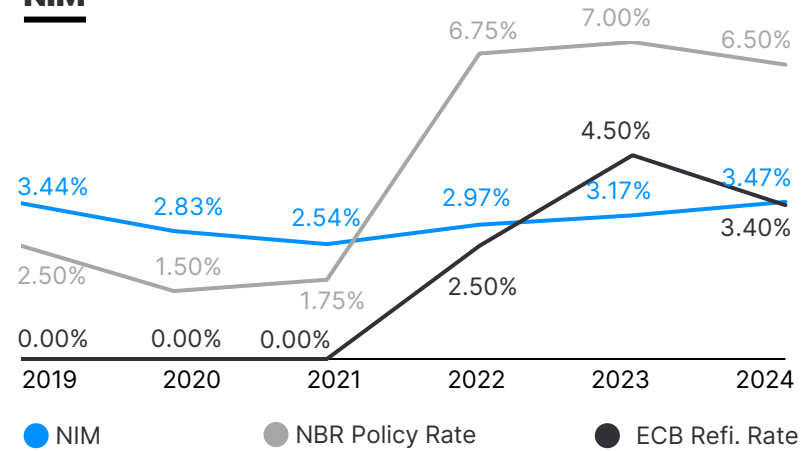
TRENDS IN INCOME

BT INDIVIDUAL



● 9M 2024
● 9M 2023

NIM

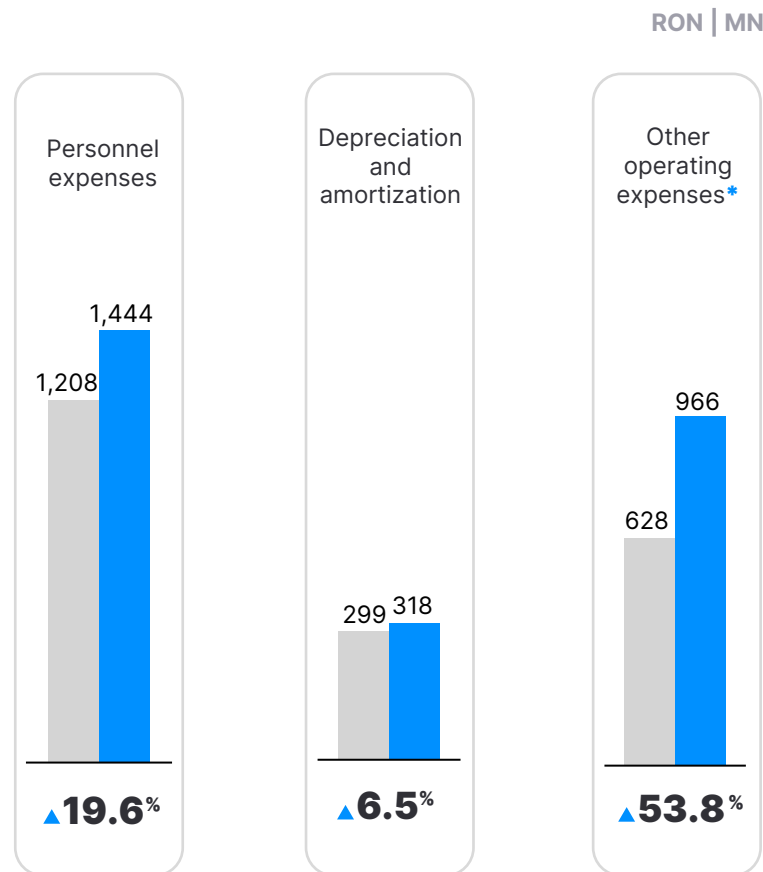


● Net interest income
● Net fee & commission income
● Net trading income
● Other income
● Net gain/loss from financial assets measured at FVOCI and P&L



TRENDS IN OPEX

BT INDIVIDUAL

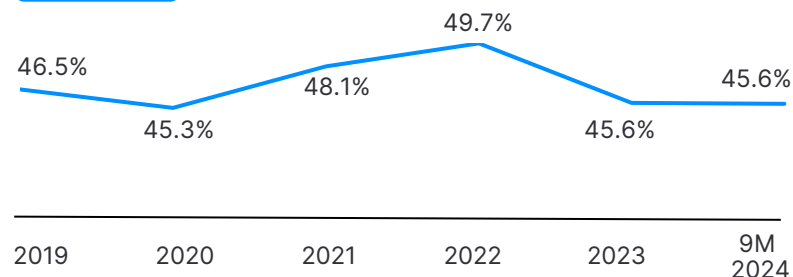


● 9M 2024
● 9M 2023

*Without the turnover tax (RON 198 million) **Other operating expenses** would have increased by 22.3%.

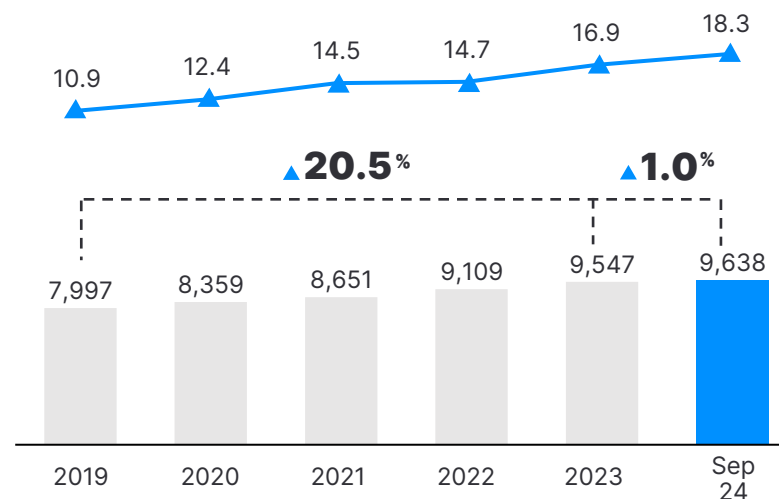
C/I RATIO*

42.38%**



*C/I Ratio with the annual contribution to the Deposit Guarantee Fund evenly allocated over 12 months

**9M'24 C/I without turnover tax



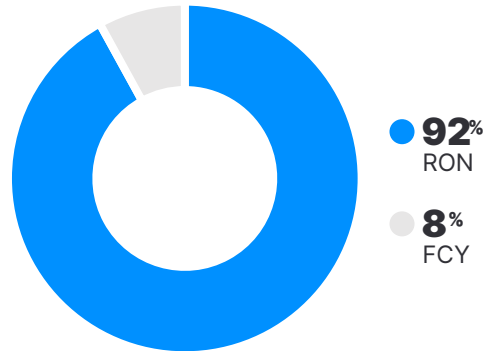
▲ Total Assets/ No. of active employees | RON MN
● No. active employees



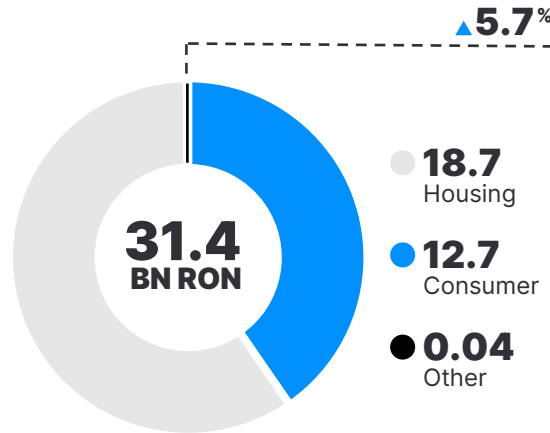
SUSTAINED PORTFOLIO GROWTH

LOANS TO HOUSEHOLD

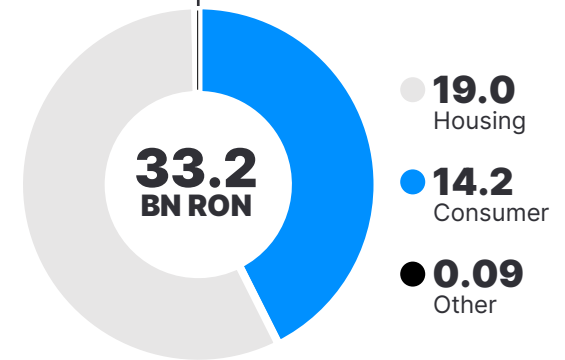
BT INDIVIDUAL



Sep/24

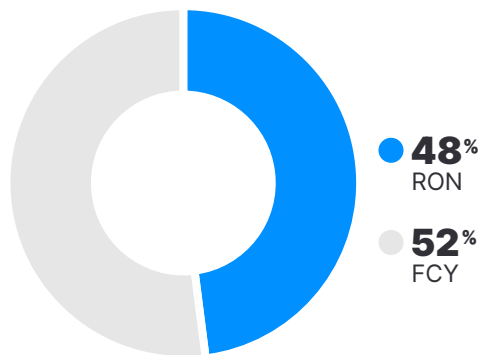


Dec/23

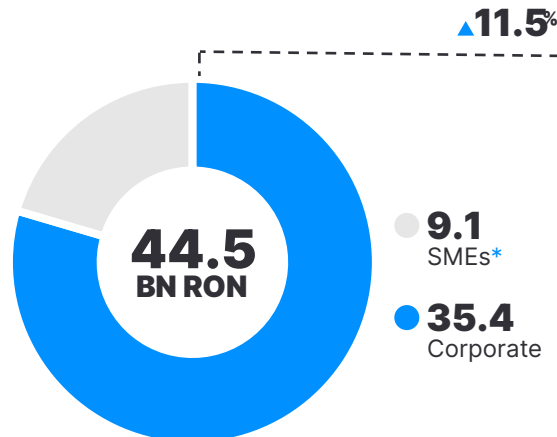


Sep/24

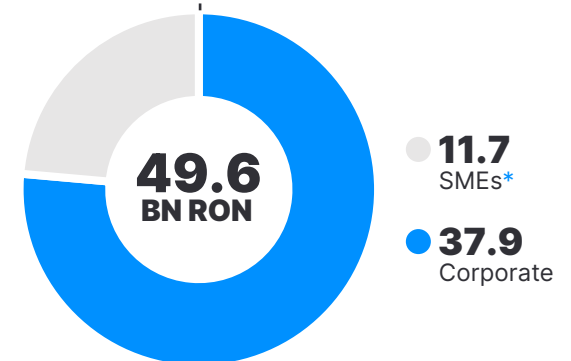
LOANS TO COMPANIES



Sep/24



Dec/23



Sep/24

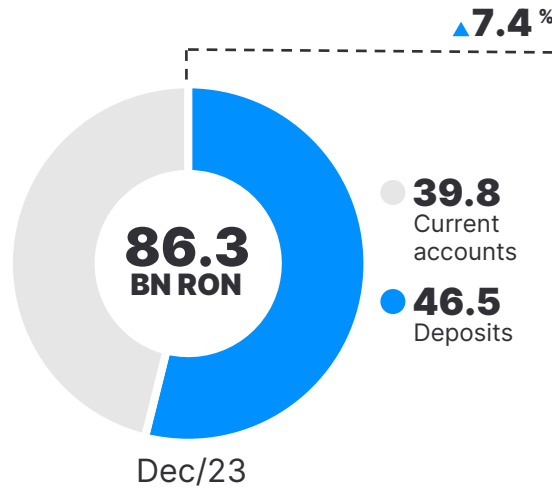
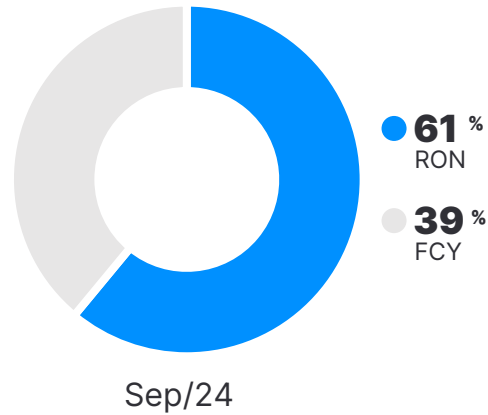
*SMEs identified according to internal classification rules updated in 2024



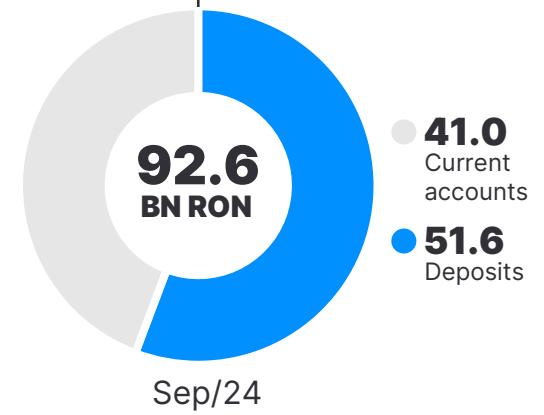
GROWING DEPOSITOR'S BASE

DEPOSITS FROM HOUSEHOLD

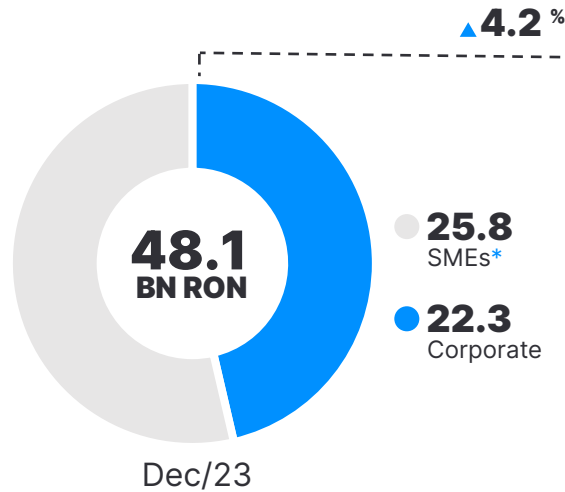
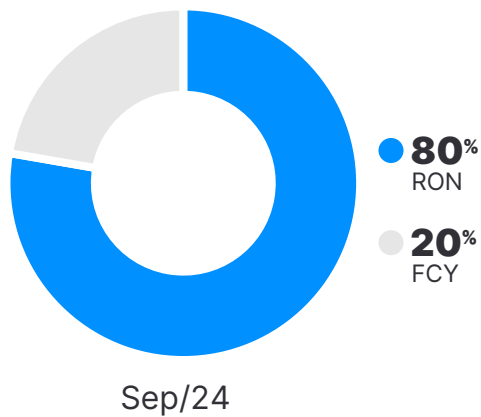
BT INDIVIDUAL



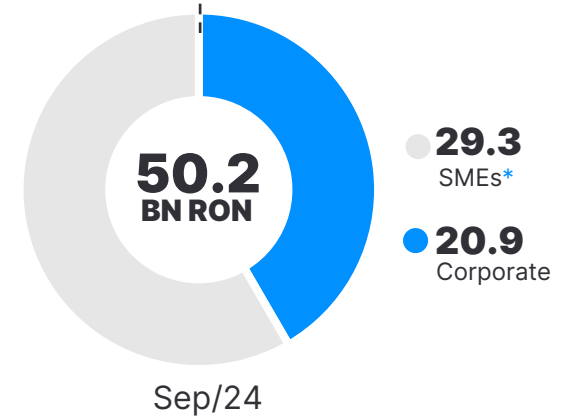
▲ **7.4%**



DEPOSITS FROM COMPANIES



▲ **4.2%**



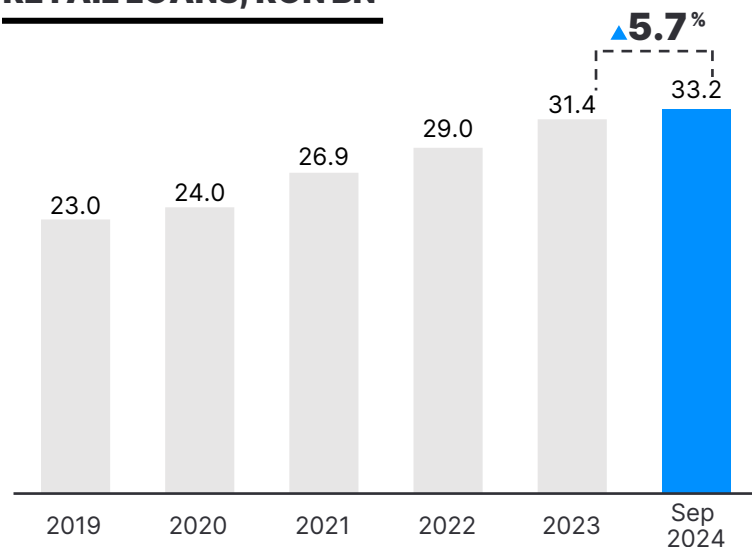
*SMEs identified according to internal classification rules updated in 2024



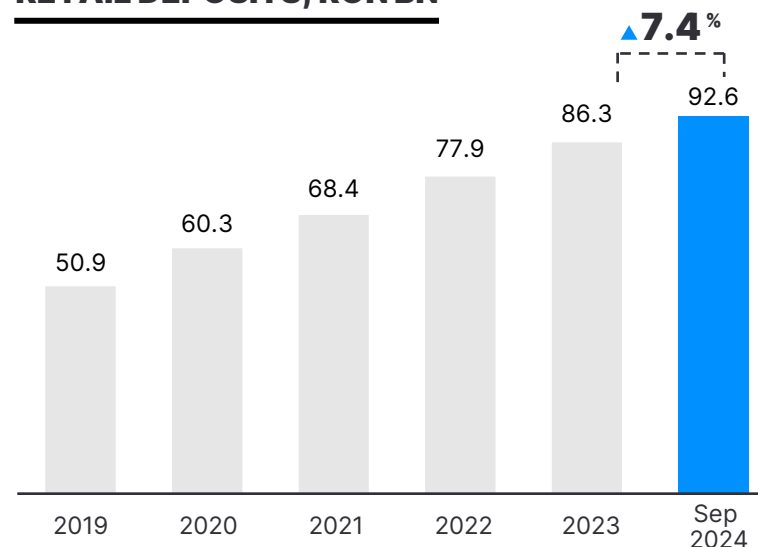
RETAIL BANKING: ~RON 6.2BN IN NEW PRODUCTION

BT INDIVIDUAL

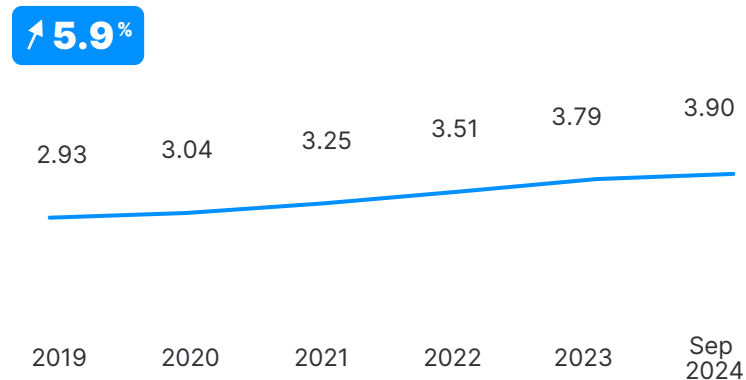
RETAIL LOANS, RON BN



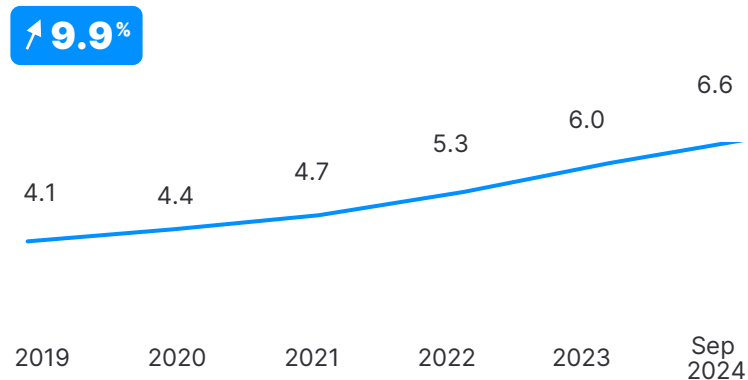
RETAIL DEPOSITS, RON BN



ACTIVE CLIENTS, MN



NO. OF CARDS, MN

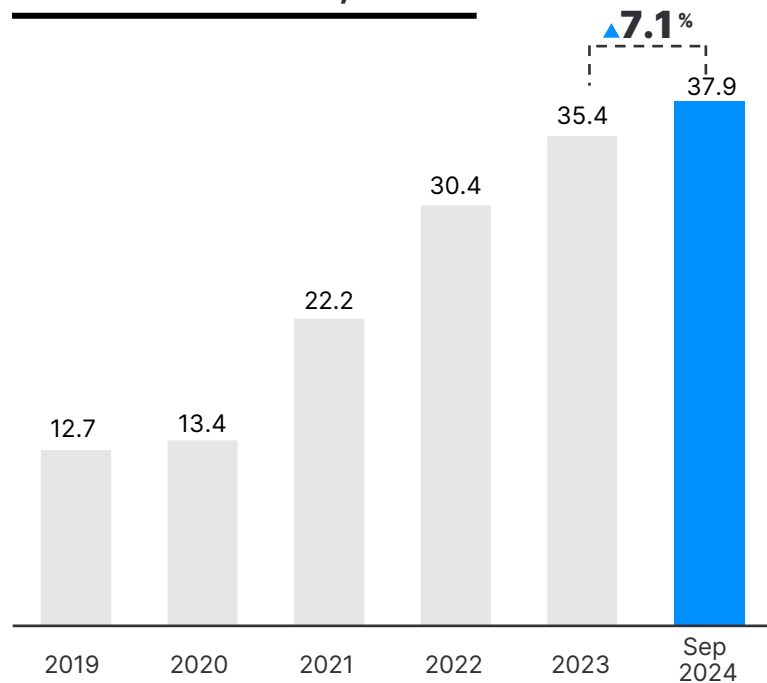




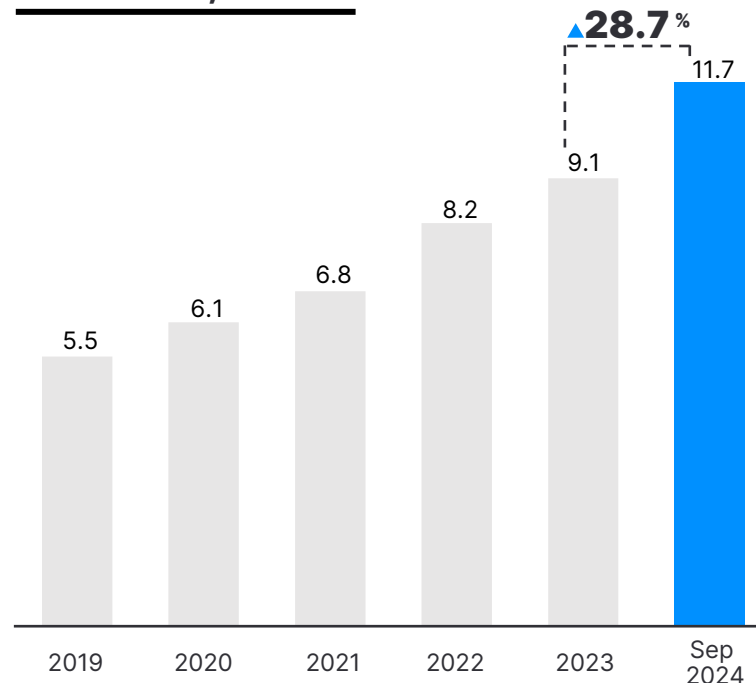
SME & CORPORATE BANKING: ~RON 17.5BN IN NEW PRODUCTION

BT INDIVIDUAL

CORPORATE LOANS, RON BN



SME LOANS, RON BN



- Meet & Greet OTP customers for a smooth, successful integration and for further enhancing the business relationship in BT Group
- Tapping into PNRR: over RON 1.6 billion in terms of approved financing limits for projects in green energy, storage capabilities and infrastructure

- BT Go exceeded 150.000 enrolled clients, o/w 53% are active users that performed more than 2 million payments of over RON 12 billion
- New moratorium for Agri sector expected to have a limited impact, as other governmental programs and initiative will prove higher support for farmers

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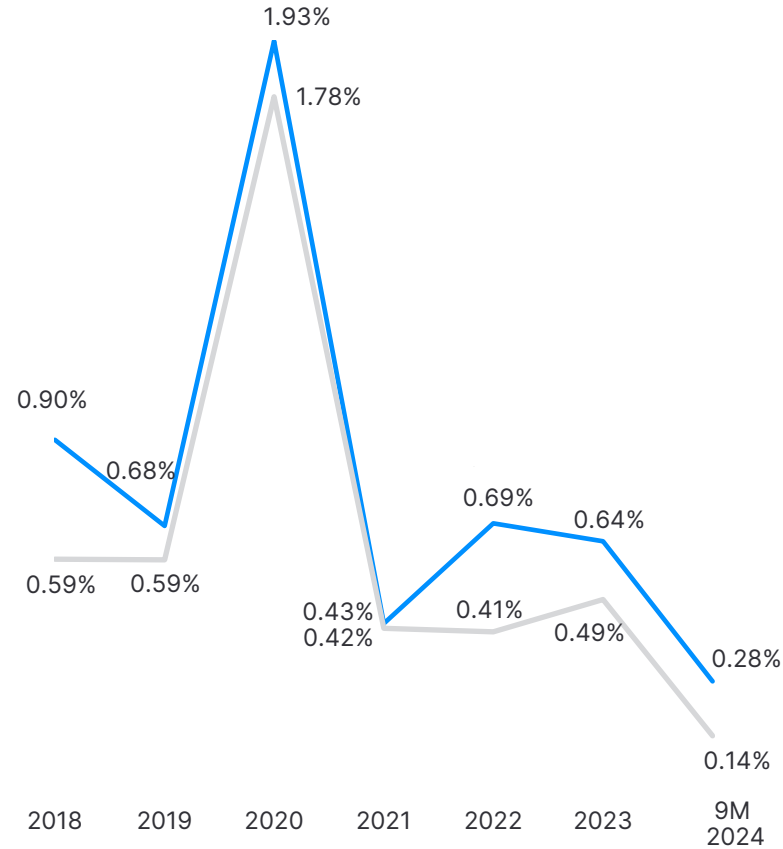
Appendix

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SOUND CREDIT RISK MANAGEMENT

COST OF RISK, %

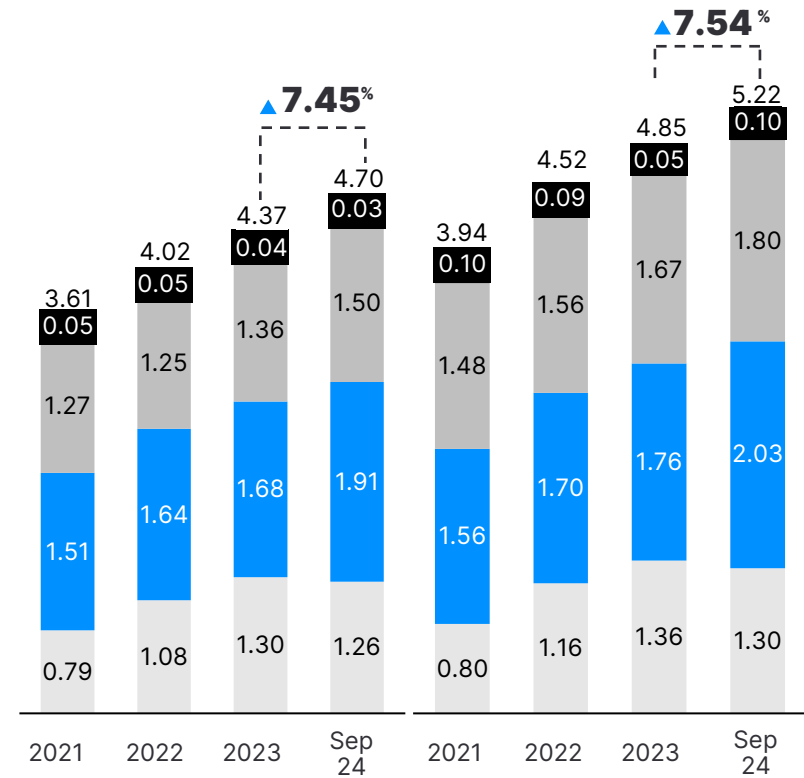


● CoR Group
● CoR Bank

STOCK OF LOAN LOSS PROVISIONS, BN RON

BT INDIVIDUAL

BT CONSOLIDATED



● ECL - Stage 1
● ECL - Stage 2

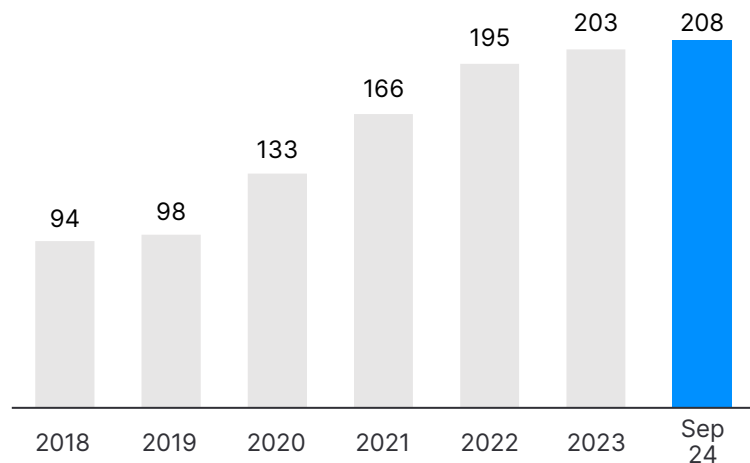
● ECL - Stage 3
● POCI



PRUDENT UNDERWRITING LEADING TO **STRONG ASSET QUALITY**

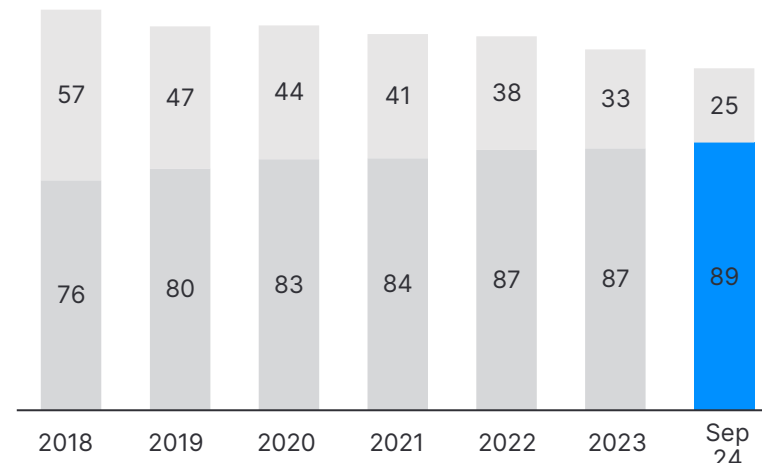
BT INDIVIDUAL

NPL COVERAGE RATIO* (EBA), %



*Total ECL to EBA NPL

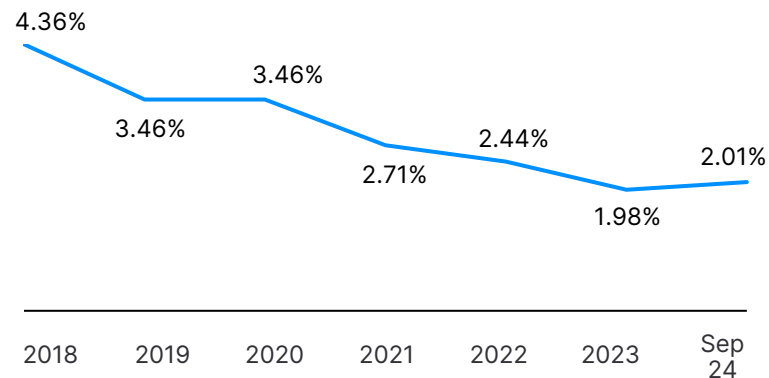
NPL COVERAGE RATIO (PAR90), %



● NPL coverage with mortgage collaterals

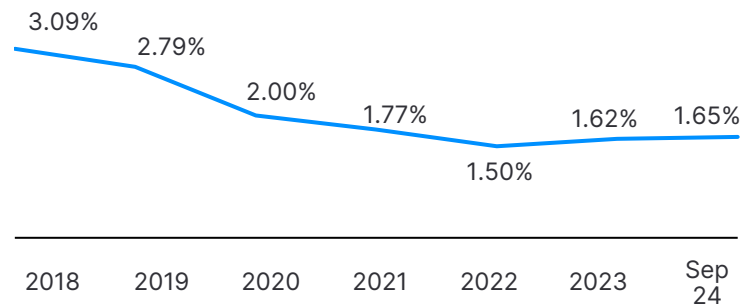
● NPL coverage with provisions

NPL RATIO (EBA)**



**According to EBA definition AQT-3.2.

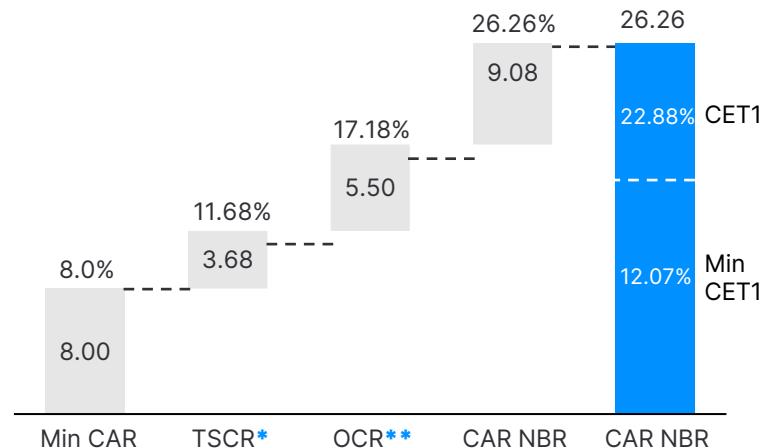
NPL (PAR 90)





COMFORTABLE CAPITAL POSITION

CAPITAL RATIOS (INCLUDING INTERIM PROFIT AS OF SEP 2024), %



*TCSR includes Min CAR and additional requirements as regulated by NBR
 **OCR includes TCSR and capital buffers

STAND-ALONE BASIS, NBR COMPUTATION FRAMEWORK, TRANSITIONAL, PROFIT INCLUDED

Capital buffers account for 5.5%:

- 2.5% conservation buffer plus
- 2% O-SII buffer plus
- 0% systemic risk buffer plus
- 1% countercyclical buffer

OWN FUNDS' STRUCTURE, %



- **56.4%**
CET 1
Capital instruments
- **22.6%**
Retained earnings
and reserves
- **8.1%**
Deduction and
Adjustments to CET1
- **12.9%**
Tier 2
Capital

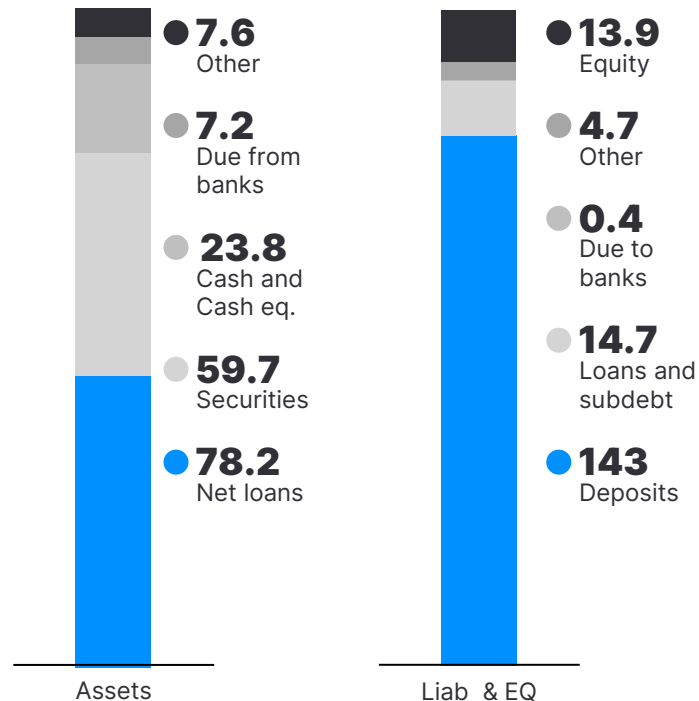
Banca Transilvania has **strong capital positions**, well above those imposed by capital requirements and regulatory guidance:

OWN FUNDS	RON 16.3 billion
TOTAL RISK EXPOSURE	RON 62.1 billion
RWA DENSITY	35%



HIGH LIQUIDITY LEVELS MAINTAINED

ALLOCATION AND IMPACT REPORT



LOAN-TO-DEPOSIT RATIO	58.02%
IMMEDIATE LIQUIDITY	49.87%
LCR	507%
NSFR	272%

MREL STRATEGY - UPDATES

- 3rd bond issuance under the EMTN2023
- EUR 700mio, 6NC5, coupon of 5.125%
- MREL eligible, SNP, denominated in euro
- Investor demand exceeded EUR 2.5 billion (3.5x), leading to the lowest coupon and tightest spread achieved by BT in international capital markets
- Re-offer yield of 5.232%, with a 40bps tightening from IPT and a negative NIP of 15bps
- It was 2nd consecutive sustainable bond issuance of an issuer in CEE
- High-quality orderbook, well diversified across Europe (90%), with the UK leading
- 64% of the issuance was subscribed by investors with an ESG mandate

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SUSTAINABILITY UPDATES IN Q3

ALLOCATION AND IMPACT REPORT

OUR 1ST IMPACT AND ALLOCATION REPORT WAS PUBLISHED IN SEPTEMBER 2024

- BT has allocated **40% and 60% towards green and social eligible projects** for its €500m sustainability bond
- **100%** of net proceeds of outstanding sustainability bond were allocated to loans for eligible projects

	EUR MN	%
Green categories	375	10.7%
Green Buildings	293	8.4%
Renewable Energy	82	2.3%
Clean Transportation	0.19	-
Social categories	3,134	89.3%
Employment Generation	2,988	85.1%
Access to Healthcare	146	4.2%
Access to Education	0.27	-
TOTAL	3,509	

FOCUS ON DIE

FIRST BANKING UNIT IN ROMANIA ADDRESSING DISABILITIES

- **BT Basarabia unit**, located in Bucharest and dedicated to customers with locomotor, visual and hearing impairments
- **Facilities offered:** access ramp, desks and ATM at optimal height, tactile carpet facilitating, Voices for Hands for access to interpreters of ASL language

2ND ANNIVERSARY FOR STUP

OVER 27.000 MEMBERS IN THE STUP COMMUNITY IN 2YEARS

- Over 10.000 business solutions accessed
- 450 workshops and events hosted for over 16.000 entrepreneurs
- Over 84% of the entrepreneurs consider that STUP has a positive effect in developing their businesses.

OUR 1ST IMPACT AND ALLOCATION REPORT

IMPACT OF GREEN LOANS



ANNUAL GHG EMISSIONS
AVOIDED/REDUCED

4,865 tCO₂e/
year

ANNUAL ENERGY
SAVINGS

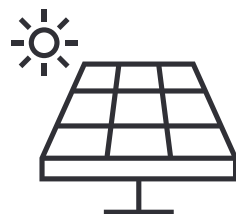
28,216 MWh/
year

ANNUAL GHG EMISSIONS
AVOIDED/REDUCED

178,108 tCO₂e/
year

TOTAL INSTALLED
CAPACITY

802 MW



ANNUAL GHG EMISSIONS
AVOIDED/REDUCED

27 tCO₂e/
year

IMPACT OF SOCIAL LOANS

TOTAL CONTRIBUTION TO
ROMANIAN GROSS OUTPUT

6,286.40 EUR
MN

TOTAL CONTRIBUTION
TO ROMANIAN GDP

2,308.67 EUR
MN



HEALTHCARE / PALLIATIVE
CARE FACILITIES

2,875 / 471 Beds

PRIMARY CARE
FACILITIES

576,574 Patients



EDUCATIONAL
FACILITIES

2 Projects



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DIGITAL POWER: ENABLING FINANCIAL ACCESS

BT PAY: THE UNLIMITED APP

Q3'24 vs Q3'23


34%

NO. NFC PAYMENTS

Q3'24 vs Q3'23

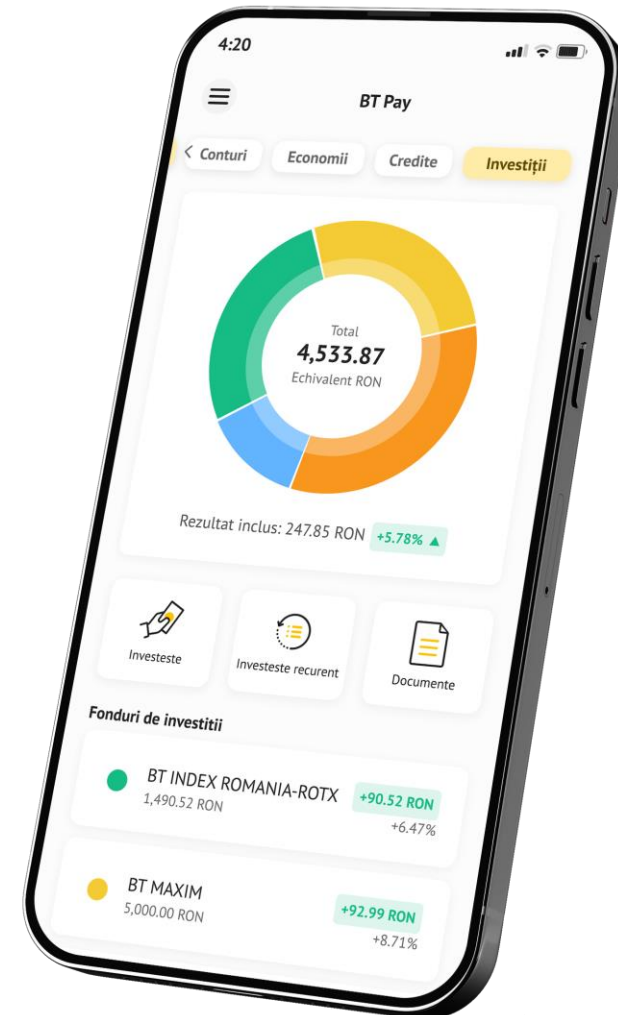

50%

VOL. FUND TRANSFERS

BT PAY SERVING AS AN **ENGINE FOR GROWTH** VIA DIGITAL ACCESSIBILITY

NEW KEY FEATURES

- **Loan origination** – 100% digital personal loans sales through BT Pay app
- **Investment funds**- fully digital origination, driving long- term financial wealth creation; accelerate Direct Invest – recurring investments



AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

2

Risk

3

Sustainability

4

Digital

5

**BT Financial
Group**

6

Appendix

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BT FINANCIAL GROUP OVERVIEW

BANCA  TRANSILVANIA

Net Profit
RON **2,708.86** MN

Total Assets
RON **176,479** MN

 BT Asset Management[®]

Net Profit
RON **28.10** MN

Total AUM
RON **5,744** MN

 BT Capital Partners[®]

Net Profit
RON **16.60** MN

Total Assets
RON **750** MN

 BT Direct[®]

Net Profit
RON **28.00** MN

Total Assets
RON **1,055** MN

 BT Leasing[®]

Net Profit
RON **150.30** MN

Total Assets
RON **5,188** MN

 BT Mic[®]

Net Profit
RON **57.84** MN

Total Assets
RON **1,153** MN

 BT Pensii

Net Profit
RON **-1,11** MN

Total AUM
RON **275** MN

 victoriabank[®]

Net Profit
RON **116.63** MN

Total Assets
RON **5,863** MN

 salt

Net Profit
RON **-54.92** MN

Total Assets
RON **1,067** MN



BT FINANCIAL GROUP HIGHLIGHTS

BANCA TRANSILVANIA

- Largest bank in Romania and SE Europe
- 20.3% market share
- 4.4 million active clients of which 94% digitalized
- EUR 5.1 billion market cap (+31% vs. YE23)

BT ASSET MANAGEMENT

- +27% AUM vs. YE 2023
- Investments included in BT Pay - Average of 500 subscribers/ day with ~ RON 300 average investment

BT CAPITAL PARTNERS

- ~25% BVB market share
- Joint Bookrunner in EUR 500 million EMTN bond issue for Romgaz

BT DIRECT

- 10% total assets growth vs. YE 2023

BT LEASING

- OTP Leasing Integration on going

BT MIC

- >800 financed clients
- First financier for 77% of clients
- 2 years of “Stup” (Hive) in which more than 500 clients developed an online version of their business

BT PENSII

- In September, +48% of the new participants to optional pension plans chose BT Pensii
- 24% AUM increase vs. YE 2023
- 4th pension administrator according to no of participants

VICTORIABANK

- Receives EUR 10 million subordinated level II loan from Green for Growth Fund

SALT BANK

- 275k clients
- 300 employees of which ~110 in IT and 80 in Call-Center
- New features added to the app



FIRST CONSOLIDATION OF ACQUIRED **OTP** ENTITIES

BARGAINING GAIN

- **RON 675 MN** in bargaining gain
- **Recognized at closing date**
- **Non-taxable**
- **Visible** at consolidated level only for Q3 reporting;
- **Provisional values**, prone to variations

	RON MN	EUR MN
Accounting Value of Assets and Liabilities	2,548	512
Fair Value Adjustments		
• Investment portfolio HTC	(106)	(21)
• Loans and leases	(35)	(7)
• Other assets	(38)	(8)
• Other liabilities	18	4
Fair Value of Assets and Liabilities	2,387	480
Consideration paid	(1,712)	(344)
BARGAINING GAIN	675	136

CONTRIBUTION

Out of consolidated Total Assets

7.0%

On an adjusted basis

Out of consolidated Net Income

4.2%

Considering acquisition was on 1.01.2024, excluding bargaining gain

91.9^{MN}

2 months in Q3, since closing date

Impact CET1

-241^{BPS}

Own funds w/o bargaining gain and P/L

-96^{BPS}

Proforma impact considering bargaining gain and P/L

Loan-to-Deposits

+3.0^{PP}

Increased efficiency to BS

EPS

+0.8

Accretive, accounting for BG and 2 months of PL

AGENDA



**Macroeconomic
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ANNEX 1: INCOME STATEMENT, IFRS INDIVIDUAL

RON MN	9M 2024	9M 2023	Δ
Net interest income	4,096.3	3,099.5	32.2%
Net fee and commission income	937.7	815.2	15.0%
Net trading income	469.4	451.5	4.0%
Other net income	467.9	275.1	70.1%
OPERATING INCOME	5,971.3	4,641.3	28.7%
Personnel expenses	(1,444.5)	(1,208.1)	19.6%
D&A	(317.9)	(298.6)	6.5%
Other operating expenses	(966.2)	(628.3)	53.8%
OPERATING EXPENSES	(2,728.6)	(2,135.0)	27.8%
PRE-PROVISION OPERATING PROFIT	3,242.7	2,506.3	29.4%
COST OF RISK	(86.4)	(139.9)	-38.3%
NET INCOME BEFORE TAXATION	3,156.3	2,366.3	33.4%
Income tax (expense)/revenue	(447.5)	(506.9)	-11.7%
NET INCOME	2,708.9	1,859.5	45.7%



ANNEX 1: BALANCE SHEET, IFRS INDIVIDUAL

RON MN	SEP 2024	DEC 2023	Δ
Cash & cash equivalents	23,788.5	22,286.3	6.7%
Placements with banks and public institutions	7,226.3	12,619.3	-42.7%
Loans to customers, net	78,154.1	71,550.4	9.2%
T-bills & securities	59,713.8	50,075.5	19.2%
Fixed assets	1,413.2	1,317.4	7.3%
Right-of-use assets	679.9	698.0	-2.6%
Investments in subsidiaries	2,568.0	873.3	194.1%
Current tax assets	0.0	0.0	
Deferred tax assets	281.6	337.3	-16.5%
Other financial assets	2,451.8	1,829.7	34.0%
Other non-financial assets	201.4	197.8	1.9%
TOTAL ASSETS	176,478.7	161,785.0	9.1%
Deposits from banks	405.5	1,081.8	-62.5%
Deposits from customers	142,798.2	134,443.4	6.2%
Loans from banks and FIs	12,277.7	8,583.8	43.0%
Subordinated loan	2,457.1	2,403.7	2.2%
Current tax liabilities	210.3	113.3	85.7%
Deferred tax liabilities	0.0	0.0	
Provisions for other risks and charges	541.7	551.5	-1.8%
Financial liabilities from leasing contracts	659.1	669.8	-1.6%
Other financial liabilities	3,042.8	1,936.5	57.1%
Other non-financial liabilities	215.9	172.0	25.6%
TOTAL LIABILITIES	162,608.3	149,955.6	8.4%
SHAREHOLDERS' EQUITY	13,870.4	11,829.4	17.3%
TOTAL LIABILITIES AND EQUITY	176,478.7	161,785.0	9.1%

ANNEX 2: INCOME STATEMENT, IFRS CONSOLIDATED

RON | MN

	9M 2024	9M 2023	Δ
Net interest income	5,011.4	3,793.5	32.1%
Net fee and commission income	1,089.5	941.7	15.7%
Net trading income	646.6	524.8	23.2%
Other net income	481.8	368.5	30.7%
OPERATING INCOME	7,229.3	5,628.6	28.4%
Personnel expenses	(1,832.7)	(1,450.4)	26.4%
D&A	(372.1)	(331.5)	12.2%
Other operating expenses	(1,188.7)	(751.4)	58.2%
OPERATING EXPENSES	(3,393.4)	(2,533.3)	34.0%
PRE-PROVISION OPERATING PROFIT	3,835.9	3,095.3	23.9%
COST OF RISK	(205.6)	(215.3)	-4.5%
Bargain gain	807.4	0.0	
NET INCOME BEFORE TAXATION	4,437.7	2,880.0	54.1%
Income tax (expense)/revenue	(530.2)	(588.5)	-9.9%
NET INCOME	3,907.5	2,291.5	70.5%

ANNEX 2: BALANCE SHEET, IFRS CONSOLIDATED


RON | MN


	SEP 2024	DEC 2023	Δ
Cash & cash equivalents	29,407.8	24,252.6	21.3%
Placements with banks and public institutions	6,618.0	12,273.0	-46.1%
Loans to customers, net	94,156.8	75,570.9	24.6%
T-bills & securities	63,058.6	51,775.4	21.8%
Fixed assets	2,511.1	2,126.9	18.1%
Right-of-use assets	493.9	514.1	-3.9%
Investments in associates	0.0	1.3	
Current tax assets	0.0	0.0	
Deferred tax assets	314.5	354.5	-11.3%
Other financial assets	2,770.9	1,980.1	39.9%
Other non-financial assets	399.8	320.4	24.8%
TOTAL ASSETS	199,731.3	169,169.2	18.1%
Deposits from banks	713.6	1,034.6	-31.0%
Deposits from customers	159,986.7	138,053.0	15.9%
Loans from banks and FIs	13,313.3	9,548.6	39.4%
Subordinated loan	2,463.9	2,423.2	1.7%
Current tax liabilities	260.9	103.9	151.2%
Deferred tax liabilities	0.0	0.0	
Provisions for other risks and charges	771.1	651.1	18.4%
Financial liabilities from leasing contracts	518.8	533.4	-2.7%
Other financial liabilities	4,187.2	2,636.9	58.8%
Other non-financial liabilities	386.8	288.1	34.3%
TOTAL LIABILITIES	182,602.3	155,272.7	17.6%
SHAREHOLDERS' EQUITY	16,337.0	13,224.0	23.5%
Non-controlling interest	792.0	672.5	17.8%
TOTAL LIABILITIES AND EQUITY	199,731.3	169,169.2	18.1%

THANK YOU



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