



December 2024

# FINANCIAL RESULTS SUMMARY

Sustained growth continues

- Banca Transilvania Financial Group assets: RON 207 BN
- Banca Transilvania Financial Group consolidated net profit: RON 4.7 BN
- Banca Transilvania net profit: RON 3.5 BN
- Contribution of subsidiaries and equity holdings to BT's profitability: RON 384.6 MN

## Financial ratios

- Gross loans/deposits ratio, individual level: 57.16%
- BT operational efficiency (cost/income ratio): 45.38%
- BT Capital Adequacy Ratio (H1'24 profit included): 23.54%
- BT NPL ratio (according to EBA definition): 2.07%

## BT, for everyday banking

- **RON 8.8 BN** new production of Retail loans in 2024
- **>300,000** plans were backed by the BT loans granted in 2024
  - **13.5% YoY** growth of the gross loans balance at individual level
  - **7.9% YoY** growth of the BT retail loans
- **15,000** homes have been bought with the bank's help
  - **RON 4.5 BN** were the foundation for new beginnings
  - **22%** of the total loan book represented by mortgages loan

## Banking for everyone

- **7 MN** cards in BT's portfolio
  - **+23%** card transactions compared to 2023
- **4.6 MN** customers
  - **4.1 MN** retail customers, of which 530,000 new customers in 2024
  - **480,000** corporate customers, of which 66,000 new customers in 2024
- **36% YoY** growth of number of mobile phone payments
- **54% YoY** growth of volume of transfers from BT Pay

## BT, close to entrepreneurs

- **RON 26.6 BN** new production of Corporate loans in 2024
- **17.5% YoY** growth of corporate gross loans
- **RON 3.5 BN** the amount financed through the state-guaranteed programs SME Invest Plus and Farmers' Loan.

## BT Financial Group synergies

- **BT Leasing** after merging with OTP Leasing (Dec'24)
  - **RON 6.1 BN** total assets
  - **42,000** customers
- **BT Capital Partners**, leader at BSE by trading volumes
  - **26.7%** market share
  - **2** issues of shares on the BSE Main Market and a series of bonds issues on the local and foreign markets
- **BT Asset Management**, first choice for new investors in Romania
  - **RON 6 BN** assets under management
- **BT Mic**
  - **~10.000** businesses financed in 2024
  - **RON 1.27 BN** support small businesses in Romania
- **BT Pensii**
  - **RON 290.5 MN** assets under management
  - **+33%** compared to 2023
- **BT Direct**
  - **RON 1.1 BN** in total assets
  - **260.000** customers

## BT, as main financier of the economy contributed with:

- **RON 1.7 BN** by paying taxes, duties and social contributions to finance the state;
- **2%** of the total corporate income tax collected to the state budget from companies was the corporate income tax paid by BT and the Romanian Subsidiaries of the Group;
- **1%** of the total fiscal income collected by the state were the taxes, duties and social contributions paid by BT Group in Romania.



**Horia Ciorcilă**  
Chairman of the Board of Directors  
Banca Transilvania



2024 was another year in which the bank and its subsidiaries grew significantly above the market average in terms of lending, operations and customers' transactions.

We have also increased the scale of the BT Group through several acquisitions and integrations both in banking and in other complementary business areas such as leasing, pensions and asset management. We remain optimistic about the future, but also prudent in front of a volatile environment, with multiple domestic and international challenges.

We continue to invest through the bank and through the BT Group in technology, innovation and products in order to maximize our efficiency and finance the Romanian economy on a sustained basis.