



BANCA TRANSILVANIA

2022 Financial Results

27 February 2023



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2022: A challenging year.

BT continued to sustain the economic activity

+31%

Strong income generation, with robust levels of NII (+33.5%) and fee income generation (+23.8%)

+29.2%

Solid growth rate in gross loans, as BT continued to fuel the development and activity of SMEs & corporates

+25%

Attractive and consistent profitability levels, in the context of consistent, organic capital generation

2.44%

Healthy asset quality, with conservative CoR policy and diversified exposures across segments and industries

<50%

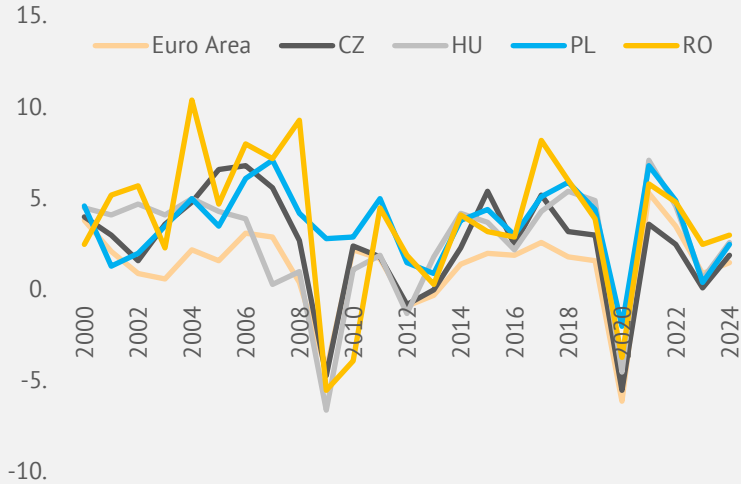
Efficient operating platform (CIR), while continuing to drive the digitization of processes and customer experience



- 1. Macroeconomic Landscape**
- 2. Financial & Business Performance**
- 3. Risk**
- 4. Sustainability**
- 5. Digital**
- 6. BT Financial Group**
- 7. Appendix**

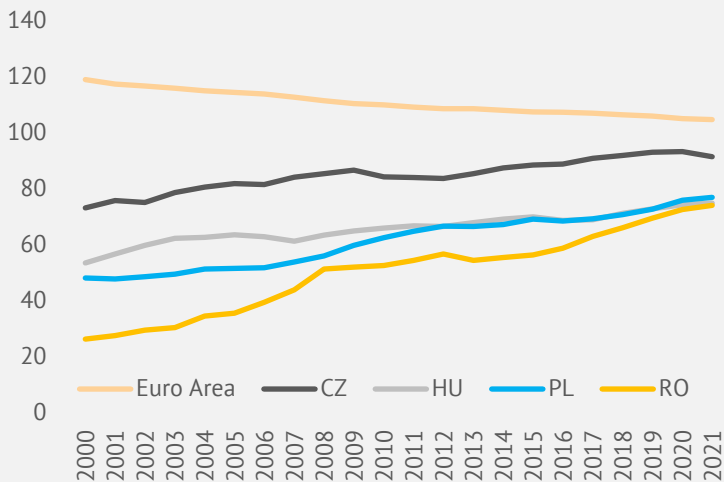
REAL ECONOMY

GDP (% YoY)



Source: European Commission

GDP/capita (PPP) (% EU average)



Source: European Commission

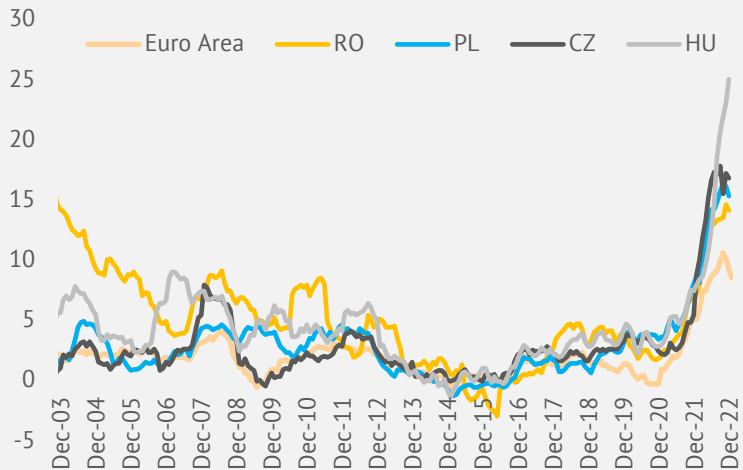
Macro developments

Post-pandemic economic recovery continued in 2022, but with slowing-down paces, in convergence with Euro Area and CEE

- Preliminary estimates of Eurostat: the Romanian economy advanced by 4.8% YoY in 2022, decelerating from 5.8% in 2021.
- This slowing-down was convergent with the dynamics across Euro Area and CEE countries, determined by the accumulation of the inflationary pressures, with unfavourable impact for the private consumption. In 2022 the GDP of Euro Area, Poland, Czechia, and Hungary rose by YoY paces of 3.5%, 4.9%, 2.5%, and 4.6%, respectively.
- Winter forecasts of the European Commission: the GDP would advance in 2023 by YoY paces of 2.5% in Romania, 0.9% in Euro Area, 0.4% in Poland, 0.1% in Czechia, and 0.6% in Hungary.
- Romania was the champion of the EU economic convergence process over the past decades. The most recent Eurostat figures indicate a GDP/capita at PPP (% of the EU average) of 74.2% in Romania in 2021, below those in Poland (77.1%), Hungary (75%), Czechia (91.6%), and Euro Area (104.9%).

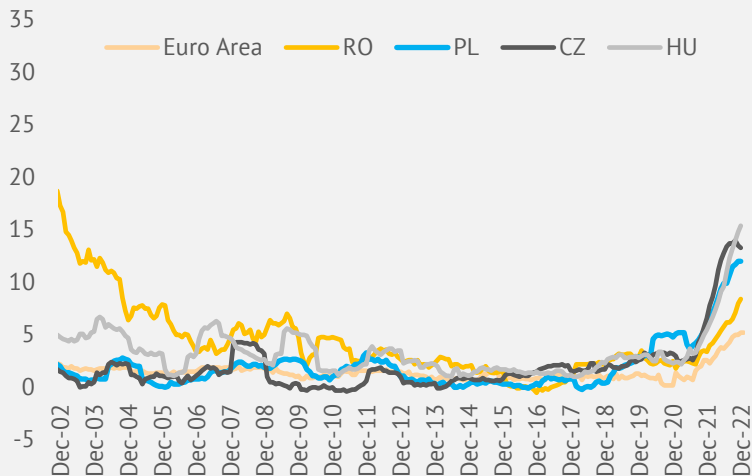
POLICY MIX

Consumer prices (HICP) (% YoY)



source: Eurostat

Core consumer prices (HICP) (% YoY)



source: Eurostat

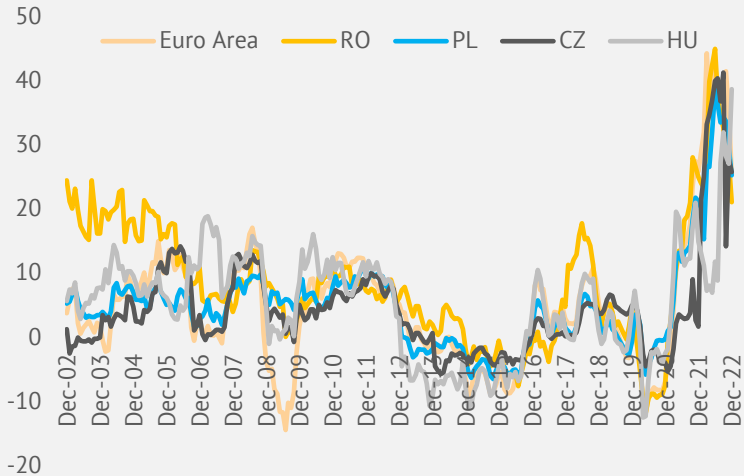
Macro developments

Consumer prices rose in Romania in 2022 with lower dynamics compared to the CEE countries

- Eurostat: the consumer prices (HICP basis) rose by an average annual pace of 12.0% in Romania in 2022, a slower pace compared to those in Poland (13.2%), Czechia (14.8%), and Hungary (15.2%), but a higher dynamics reporting to Euro Area (8.4%).
- There can be noticed the low level of the increase of the core consumer prices comparing to the CEE countries in 2022: an annual average pace of 6.0% in Romania vs. 9.8% in Poland, 12.0% in Czechia, and 10.7% in Hungary. In Euro Area the core consumer prices advanced by 3.9% YoY on average in 2022.
- NBR accelerated the normalisation of the monetary policy over the past quarters, the policy rate reaching 7.00% at present, a similar level as in Czechia, higher than in Poland (6.75%) and below that in Hungary (13%).
- The macroeconomic forecasts express prospects for the slowing-down of the YoY pace of consumer prices in 2023 and 2024 for the EU countries, given the fading out of the impact of the supply-side shocks, the negative output gap and the normalisation of the monetary policy.
- According to the European Commission the consumer prices would increase in 2023 by average annual paces of 5.6% in Euro Area, 11.7% in Poland, 9.7% in Romania, 9.3% in Czechia, and 16.4% in Hungary.

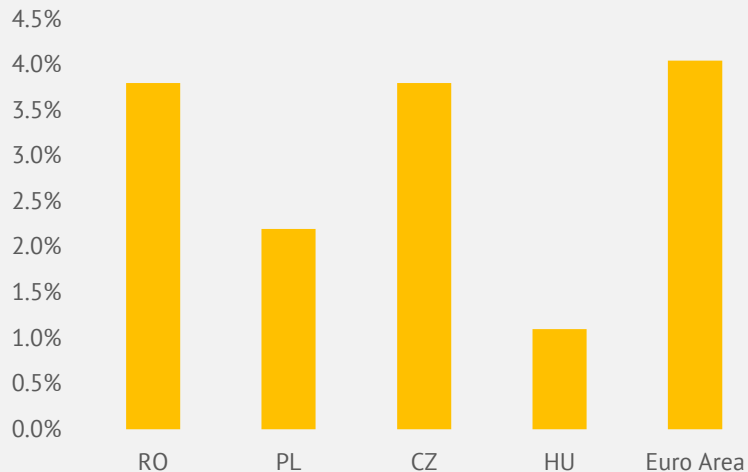
POLICY MIX

Energy prices (HICP) (% YoY)



source: Eurostat

Measures to counter the energy crisis (% GDP) (Sep 2021 – Jan 2023)



source: Bruegel Institute

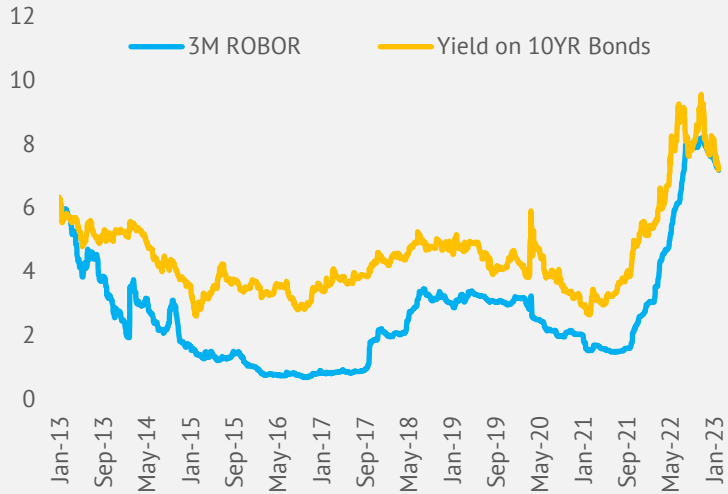
Macro developments

Romania implemented important measures to counter the energy crisis

- The energy prices rose in Romania in 2022 by a higher pace compared to the countries in our region, despite the important resources, and the significant measures implemented by the Administration.
- According to Eurostat the energy prices (HICP basis) rose in Romania by an average annual pace of 31.9% in 2022, a higher dynamics compared to the countries in CEE: 29.4% in Poland, 31.5% in Czechia, and 18.4% in Hungary.
- In Euro Area the energy prices advanced by an average annual pace of 37.0% in 2022.
- The estimates of Bruegel Institute show a volume of the measures implemented in the energy crisis in Romania during Sep 2021 – Jan 2023 of 3.8% of GDP, similar to that of Czechia and close to that in Euro Area (4% of GDP).
- In Poland and Hungary the measures implemented to counter the increase of the energy prices during Sep 2021 – Jan 2023 stood at 2.20% of GDP and 1.10% of GDP, respectively.

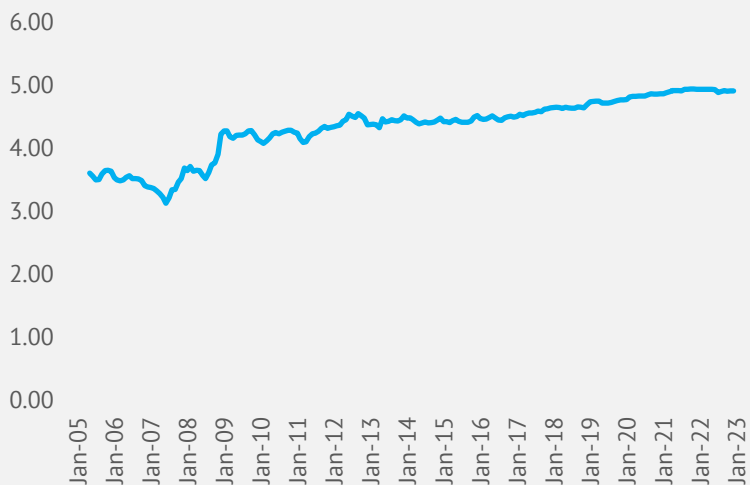
FINANCIAL ECONOMY

3M ROBOR vs. Yield on 10 YR Bonds



source: National Bank of Romania (NBR)

EUR/RON (monthly average)



source: National Bank of Romania (NBR)

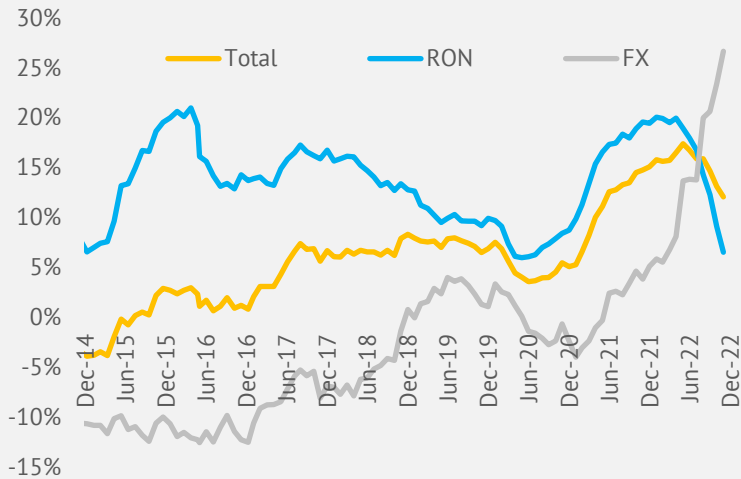
Macro developments

The money market interest rates rose in 2022, but started to change the trend towards the year-end

- The money market interest rates rose by strong dynamics in 2022, on the back of the acceleration of the post-pandemic monetary cycle
- 3M ROBOR climbed by 4.56pps from end of 2021 to the end of 2022, to 7.57%.
- A change of the trend was visible in 4Q 2022, given the prospects for the slowing-down of the inflationary pressures (with impact for the monetary policy outlook) and the accumulation of the deterioration signals across the real economy.
- At the same time, the yield on 10YR Bonds (a benchmark for the financing costs in the economy) climbed by 3.05pps from the end of 2021 to the end of 2022, to 8.19%.
- The average annual level of EUR/RON stood at 4.93 in 2022, slightly up compared to 2021 (4.92).
- On the stock market BET index contracted by 10.7% in 2022, a better performance compared to the adjustments of the S&P 500 from USA (by 19.4%) and of the pan-European EuroStoxx 600 (by 12.9%).

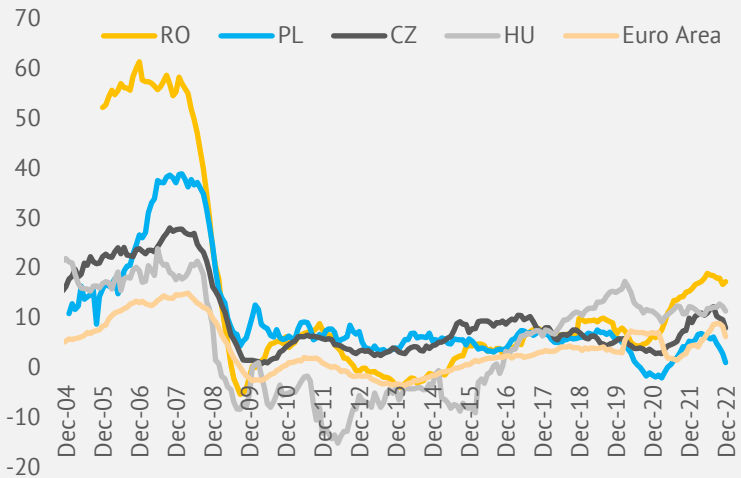
LOANS

Loans (YoY)



source: National Bank of Romania (NBR)

Corporate loans (% YoY)



sources: National Bank of Romania (NBR), Bloomberg

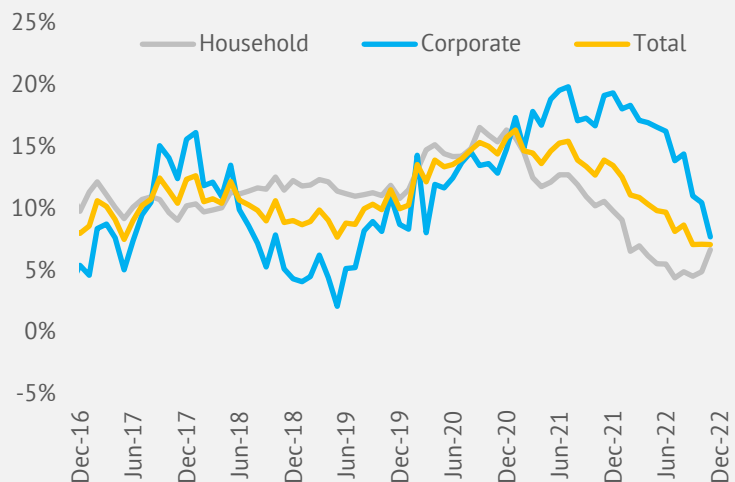
Banking sector dynamics

The non-government loans accelerated in 2022

- NBR: the figures released show the increase of the non-government loans by an average annual pace of 15.4% in 2022, accelerating from 10.7% in 2021.
- This evolution was determined by the consolidation of the post-pandemic economic recovery, the affordable level of the real financing costs, the continuity of the New House Program, and the implementation of the EU programs.
- Corporate loans: accelerated from 14.4% in 2021 to 23.8% in 2022 (YoY average pace).
- Household loans: rose by 7.7% YoY on average in 2022, slightly higher pace compared to 7.5% in 2021.
- Corporate loans in Romania advanced by higher YoY paces compared to those in Euro Area and CEE countries over the past quarters, an evolution contributing to the continuity of the post-pandemic investment flows in the future and to the acceleration of the EU economic convergence in the mid-run.

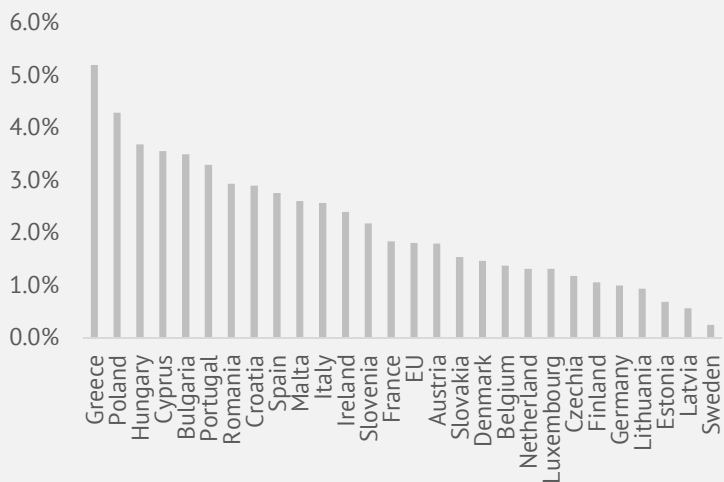
DEPOSITS

Deposits (YoY)



source: National Bank of Romania

Non-performing loans ratio (end 1H2022)



source: Statista

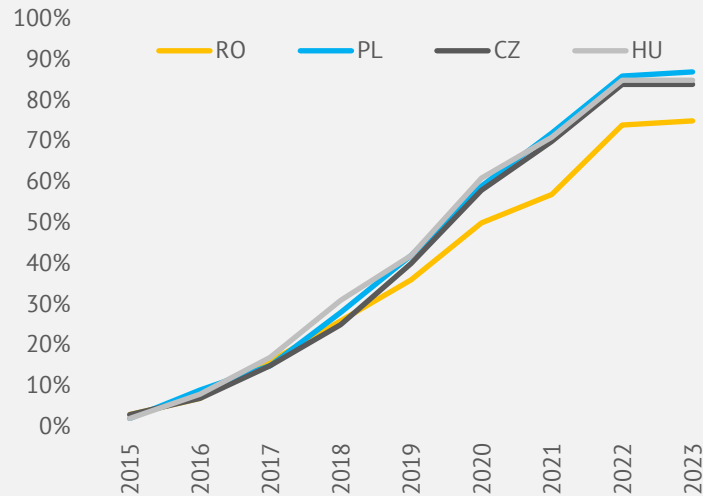
Banking sector dynamics

The deposits continued to increase in 2022, but with a slowing-down YoY pace

- NBR: the figures released show the increase of the non-government deposits by an average annual pace slowing down from 14.5% in 2021 to 9.6% in 2022, determined by the intensification of the inflationary pressures, with impact on the disposable income of the population.
- The corporate deposits and the household deposits climbed by average annual paces of 14.8% and 6.2% in 2022, slowing-down from 17.5% and 12.6%, respectively.
- The performance of the domestic banking sector continued the improvement trend in 2022, an evolution supported by the consolidation of the downward trend for the non-performing loans ratio.
- At the end of 1H2022, the NPL ration stood at around 3% in Romania, a higher level compared to the Euro Area average (2%) and to Czechia (1.2%), but below those in Poland (4.3%) and Hungary (3.7%).

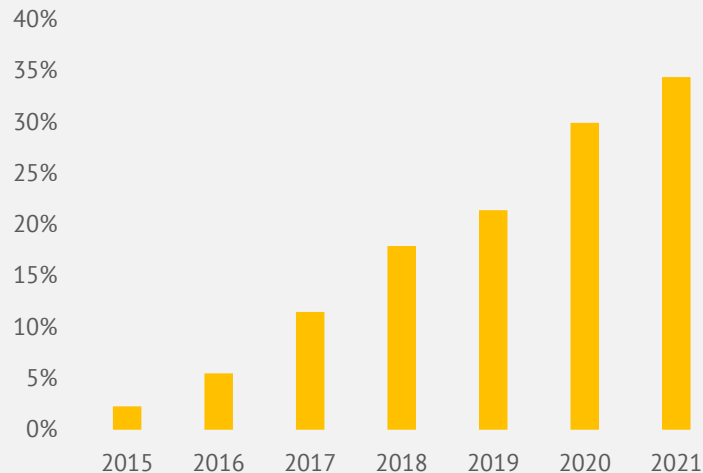
Banking sector dynamics

EU Funds absorption rate 2014 - 2020



source: European Commission

EU funds 2014 – 2020 (% of gross fixed capital formation)



source: BT estimates, using Eurostat and European Commission statistics

EU funds absorption rate accelerated in 2022

- European Commission: the EU funds absorption rate for the multiannual financial framework 2014 – 2020 rose by 18pps from end of 2021 to the beginning of February 2023, to 75% in Romania, driven by the Competitiveness and Large Infrastructure Programs.
- Romania's absorption rate is lower compared to those in CEE countries: 87% in Poland, 84% in Czechia, and 85% in Hungary
- The weight of the EU funds (2014-2020) in the gross fixed capital formation rose from 2.3% in 2015 to 34.4% in 2021.
- Ministry of European Investments and Projects: the figures released show payments of EUR 5.86bn within the multiannual financial framework 2014 – 2020 and of EUR 6.35bn within the NRRP in 2022.
- The prospects for 2023 in terms of EU funds absorption rate are positive, as this is the last year for the framework 2014-2020.
- Fundamental reforms, such as pensions, the public wages, the IPO of Hidroelectrica and the professional management at Railway Company, CNAIR and Metrorex, for the implementation of NRRP



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BT performance

Profitability

	INDIVIDUAL			CONSOLIDATED		
	2022	2021	Δ	2022	2021	Δ
Net interest income, <i>RONmn</i>	3,658.2	2,739.8	33.5%	4,426.7	3,142.1	40.9%
Net fee and commission income, <i>RONmn</i>	998.5	806.3	23.8%	1,167.8	961.4	21.5%
Operating expenses, <i>RONmn</i>	(2,661.3)	(2,091.0)	27.3%	(2,983.7)	(2,382.0)	25.3%
Pre-provision operating profit, <i>RONmn</i>	2,698.7	2,257.2	19.6%	3,296.2	2,559.4	28.8%
Net profit, <i>RONmn</i>	2,178.0	1,782.7	22.2%	2,488.4	2,024.5	22.9%
EPS, <i>RON</i>				0.3402	0.2806	21.2%
Cost of risk, net	0.41%	0.42%	-0.01 pp	0.69%	0.43%	0.3 pp
NIM	2.97%	2.54%	0.43 pp	3.38%	2.71%	0.7 pp
ROE	25.25%	18.04%	7.20 pp	24.93%	18.45%	6.5 pp
Cost-to-income ratio*	49.65%	48.09%	1.56 pp	47.51%	48.20%	-0.7 pp

BS highlights

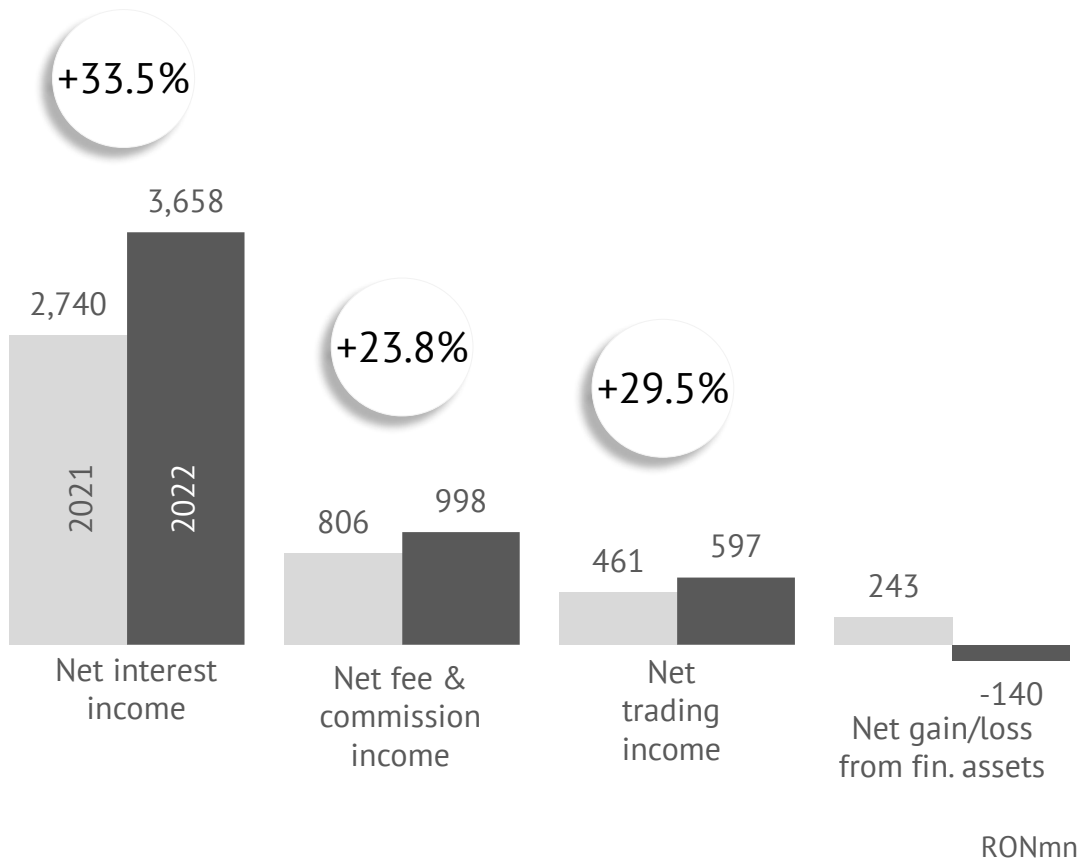
	INDIVIDUAL			CONSOLIDATED		
	Dec/22	Dec/21	Δ	Dec/22	Dec/21	Δ
Total assets, <i>RONmn</i>	133,960.2	125,062.0	7.1%	140,510.8	132,501.2	6.0%
Gross loans, <i>RONmn</i>	67,474.1	52,238.5	29.2%	72,529.5	60,053.5	20.8%
Deposits from customers, <i>RONmn</i>	116,503.8	102,698.1	13.4%	119,731.7	108,021.6	10.8%
Gross loans-to-deposits ratio	57.92%	50.87%	7.0 pp	60.58%	55.59%	5.0 pp
NPL (EBA)	2.44%	2.71%	-0.3 pp			

Capital

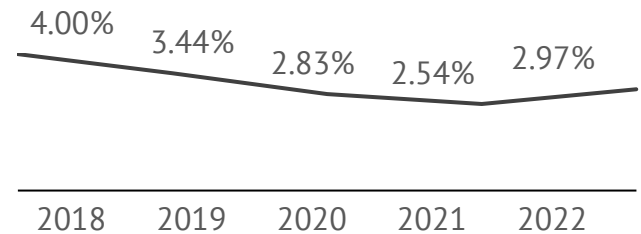
	INDIVIDUAL			CONSOLIDATED		
	Dec/22	Dec/21	Δ	Dec/22	Dec/21	Δ
Total equity, <i>RONmn</i>	7,958.2	9,353.1	-14.9%	9,471.5	10,564.1	-10.3%
Tier 1 capital ratio (profit included)	18.93%	21.31%	-11.2%	18.31%	22.50%	-18.6%
Total capital ratio (profit included)	21.62%	24.48%	-11.7%	20.72%	25.45%	-18.6%

Trends in income structure

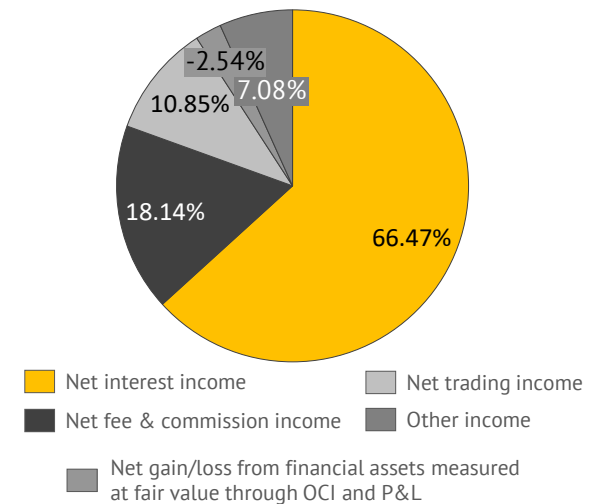
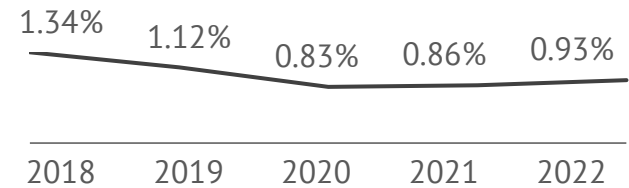
Consolidation of loan portfolio (+21.5% net loans) and continued increase of active customers (+8.1%) contributed to the increase in core revenues, on top of interest rate trends



NIM

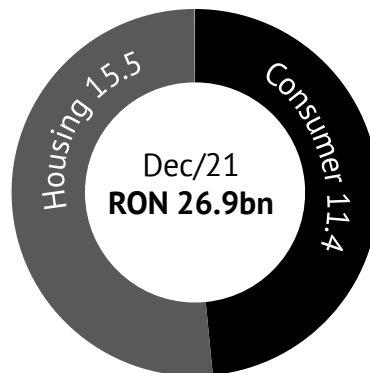
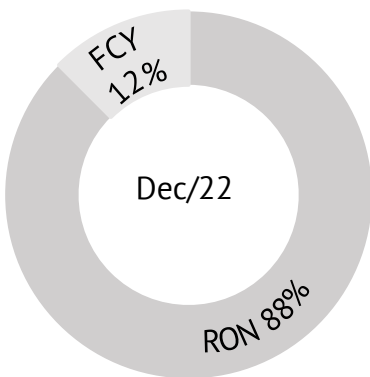


NFCI/AVG CLIENT DEPOS

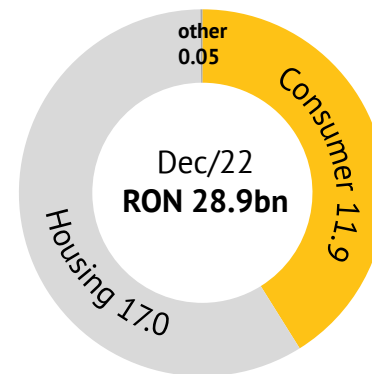


Loans: accelerated, yet responsible growth

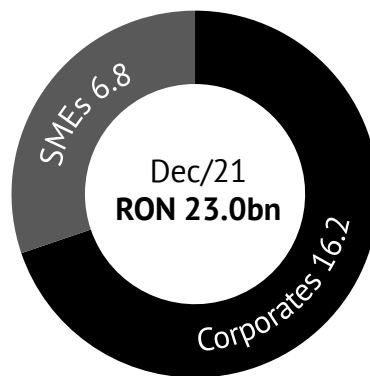
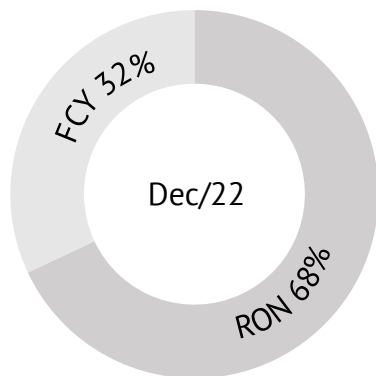
LOANS TO HOUSEHOLDS



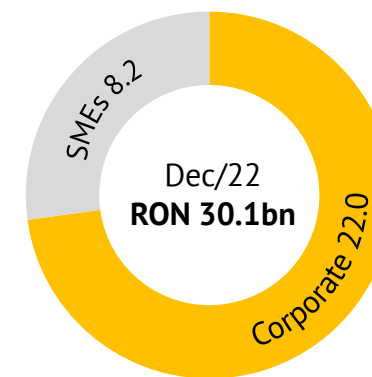
↑8%



LOANS TO COMPANIES



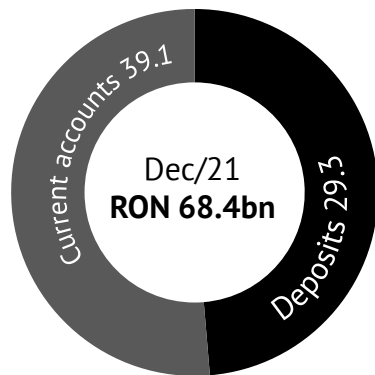
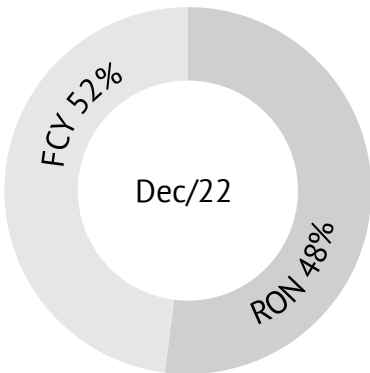
↑31%



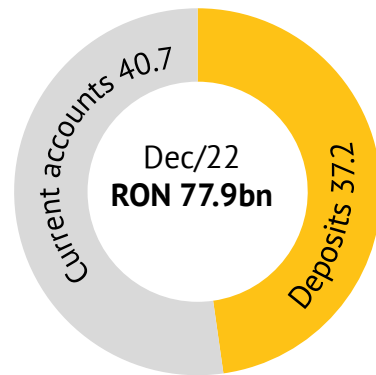
*SMEs identified according to internal classification rules

Deposits: sticky and growing depositor base

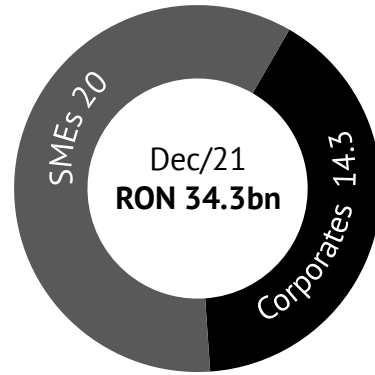
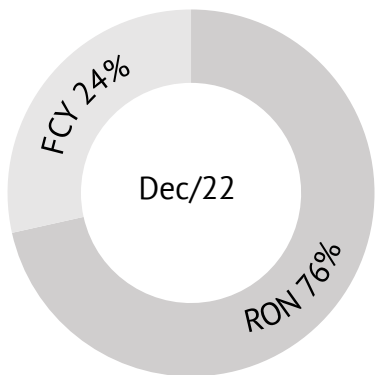
DEPOSITS FROM HOUSEHOLDS



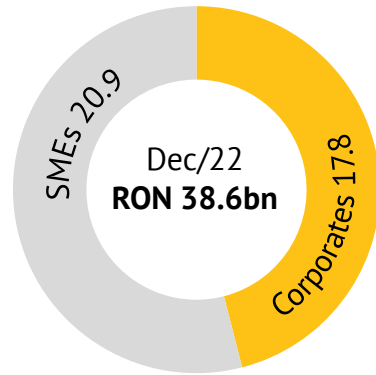
↑14%*



DEPOSITS FROM COMPANIES



↑13%**

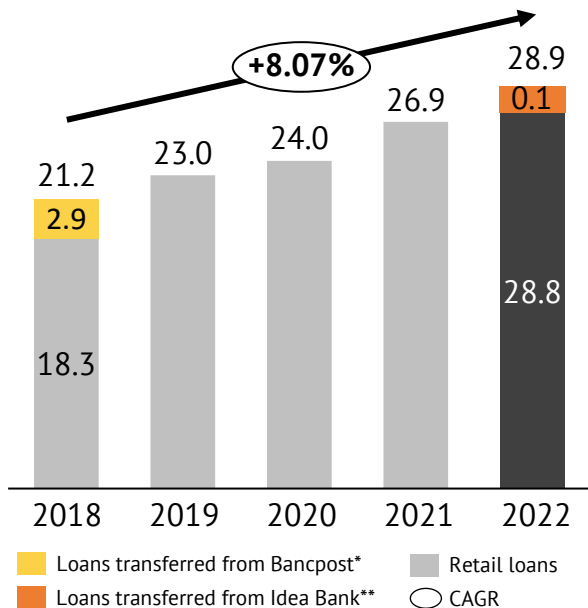


*Retail deposits transferred from Idea Bank: RON 1.09bn;

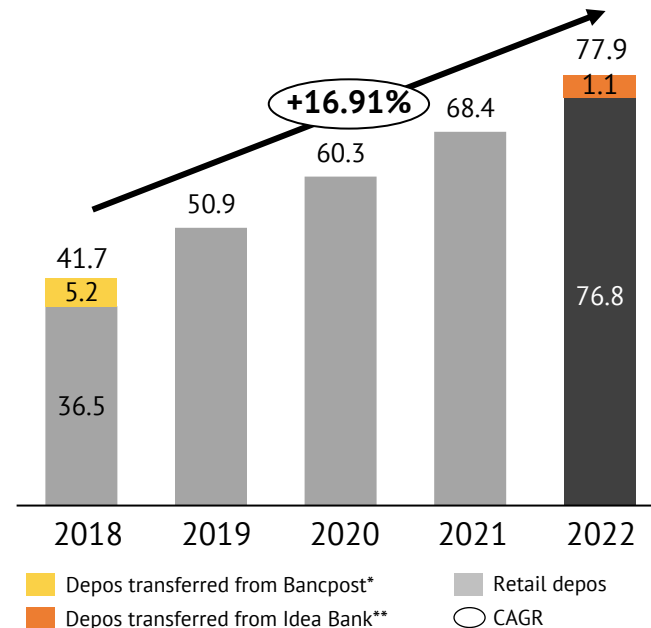
**Corporate deposits transferred from Idea Bank: RON 0.34bn.

Retail Banking: RON 8.2 billion new production

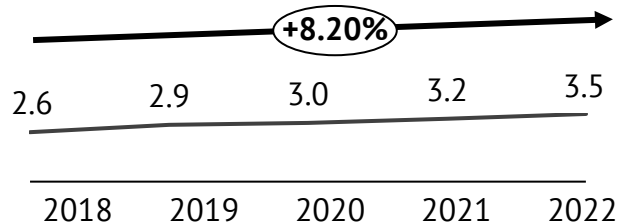
RETAIL LOANS, RON BN



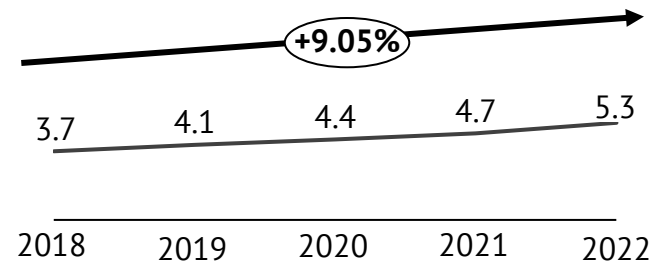
RETAIL DEPOSITS, RON BN



ACTIVE CLIENTS, MN



NO. OF CARDS, MN



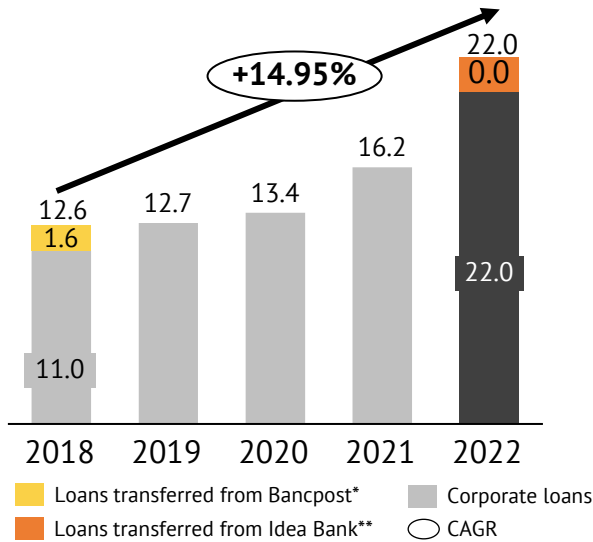
*Loans and deposits transferred from Bancpost include loans respectively deposits transferred during 2018, before integration;

**Retail loans YTD 2022 include also RON 0.25bn loans transferred from Idea Bank;

**Retail deposits YTD 2022 include also RON 1.09bn deposits transferred from Idea Bank;

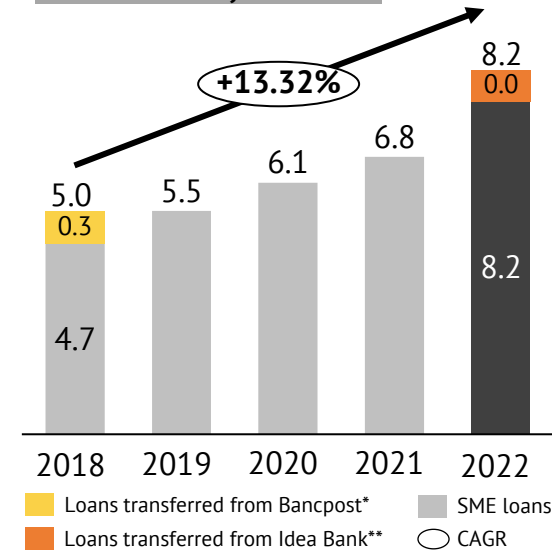
SME&Corporate Banking: RON 19.8 billion new production

CORPORATE LOANS, RON BN



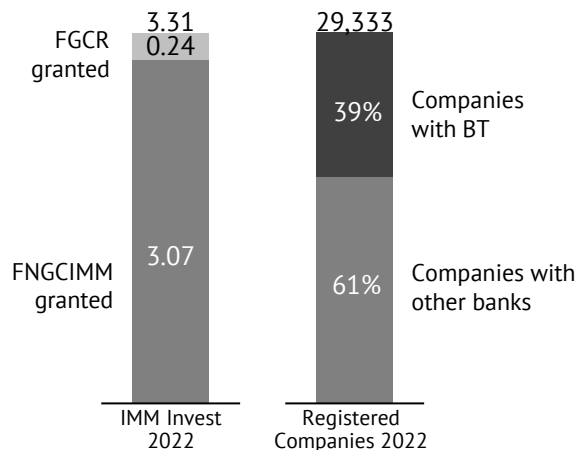
** Corporate loans transferred from Idea Bank: RON 0.04bn
 Corporate loans presented refers to Medium and Large Corporate business segment performance.

SME LOANS, RON BN

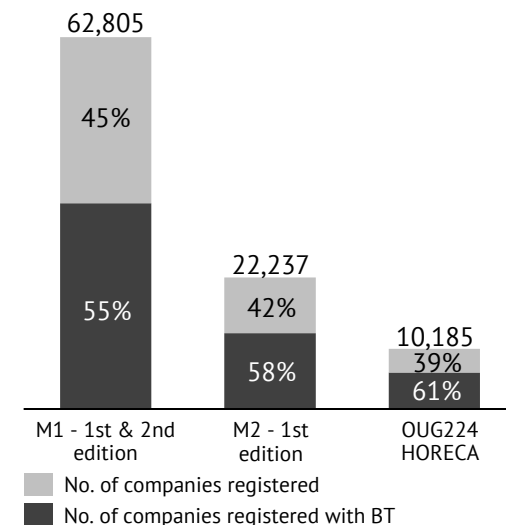


*Loans transferred from Bancpost include loans transferred during 2018, before integration;
 **SME loans transferred from Idea::Bank: RON 0.05bn loans SME loans presented includes also the Micro business segment performance.

IMM INVEST '22, RON BN/NO



GVNT GRANTS '20-'22, NO

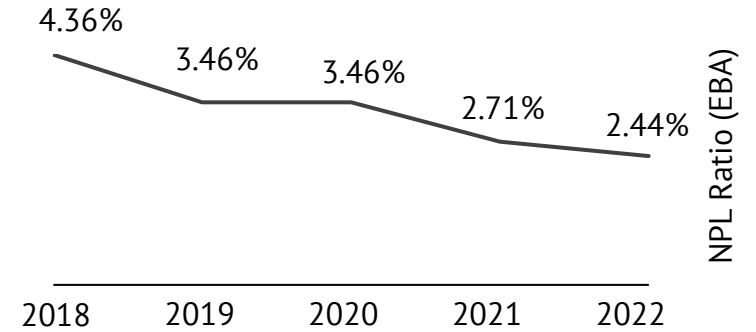
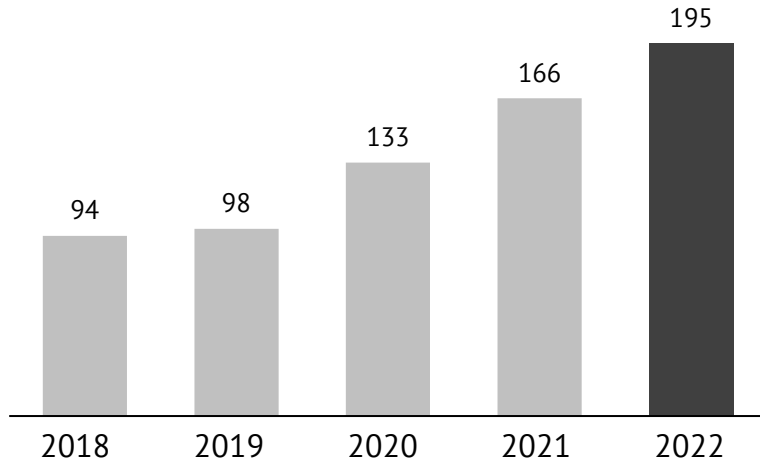




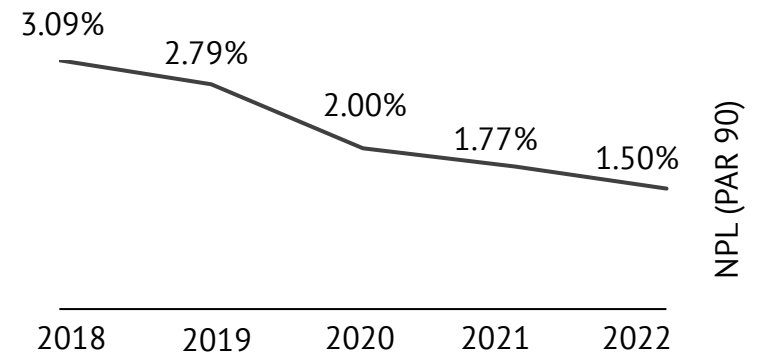
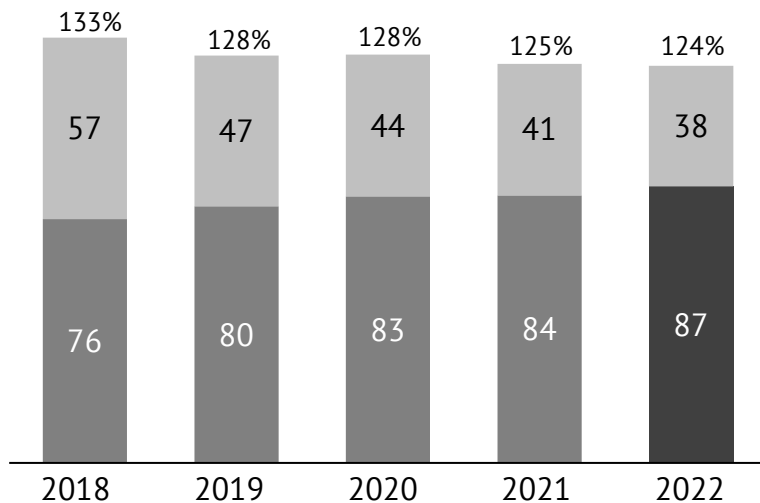
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NPL dispersed portfolio contributes to resilience of loan quality

NPL COVERAGE RATIO (EBA), %



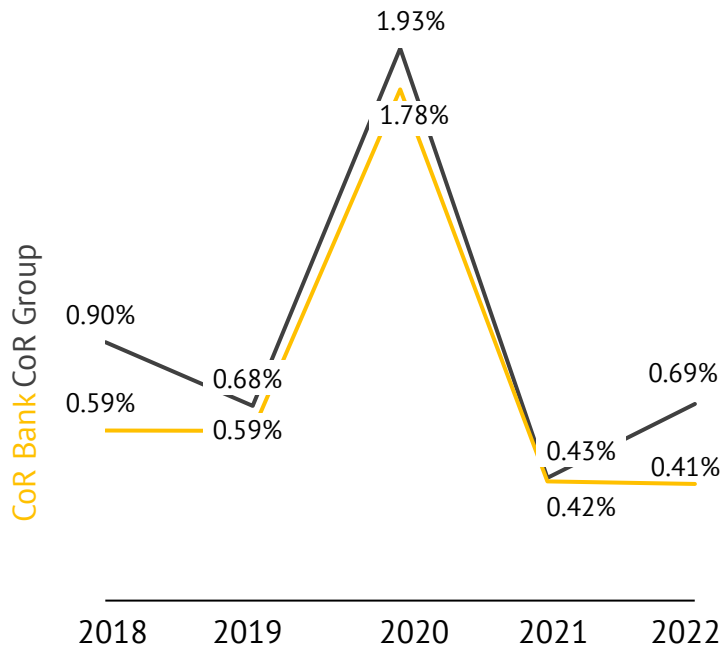
NPL COVERAGE RATIO (PAR90)



NPL coverage with mortgage collaterals
 NPL coverage with provisions

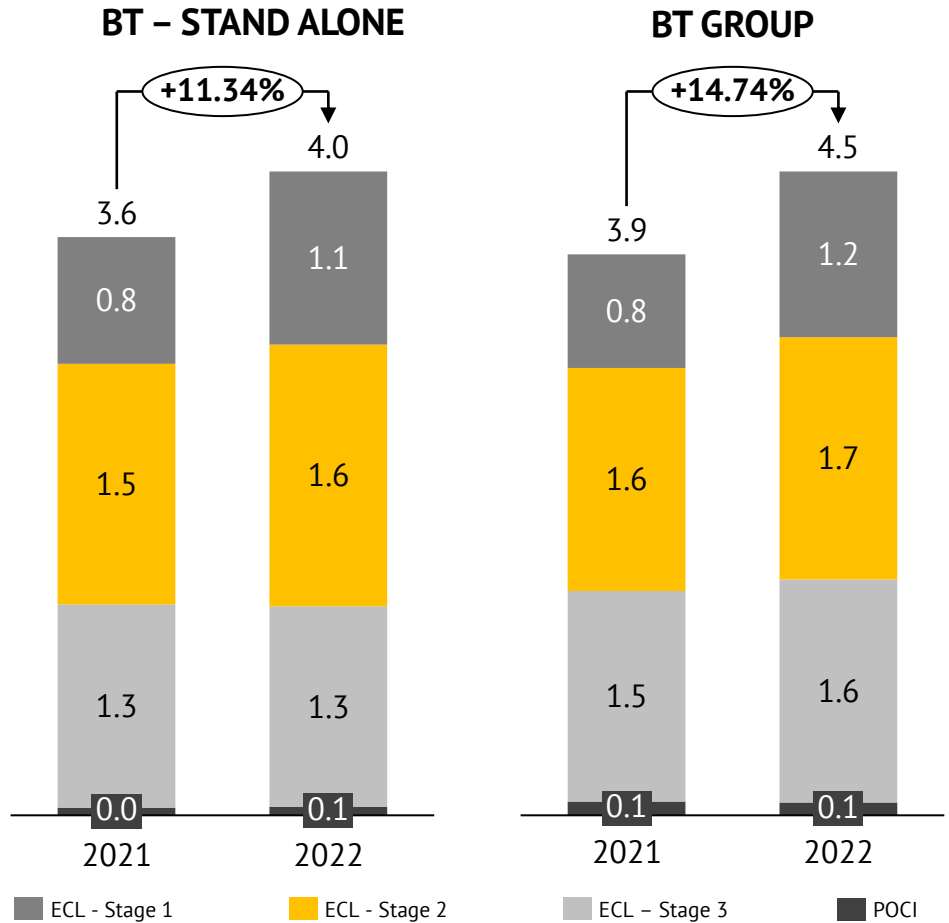
Sound credit risk management

COST OF RISK, %



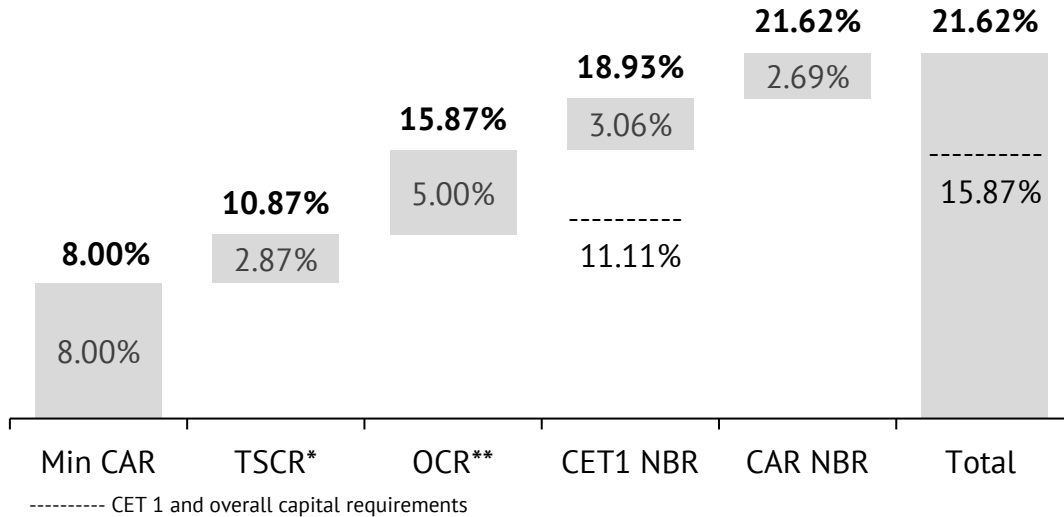
Conservative approach in terms of CoR, reflecting:
75.8 bps across 5-year period

STOCK OF LOAN LOSS PROVISIONS, RON BN



Comfortable solvency levels

CAPITAL RATIOS, %



Stand-alone basis, NBR computation framework, transitional, profit included:

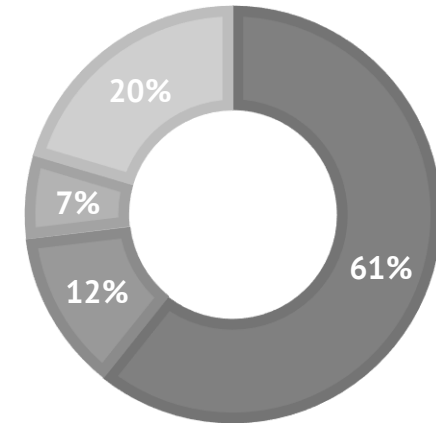
*TCSR includes Min CAR and additional requirements as regulated by NBR

**OCR includes TCSR and capital buffers

Capital buffers account for 5%:

- 2.5% conservation buffer plus
- 2% O-SII buffer plus
- 0% systemic risk buffer starting with Jul-2022 plus
- 0.5% countercyclical buffer starting with Oct-22

OWN FUNDS' STRUCTURE, %



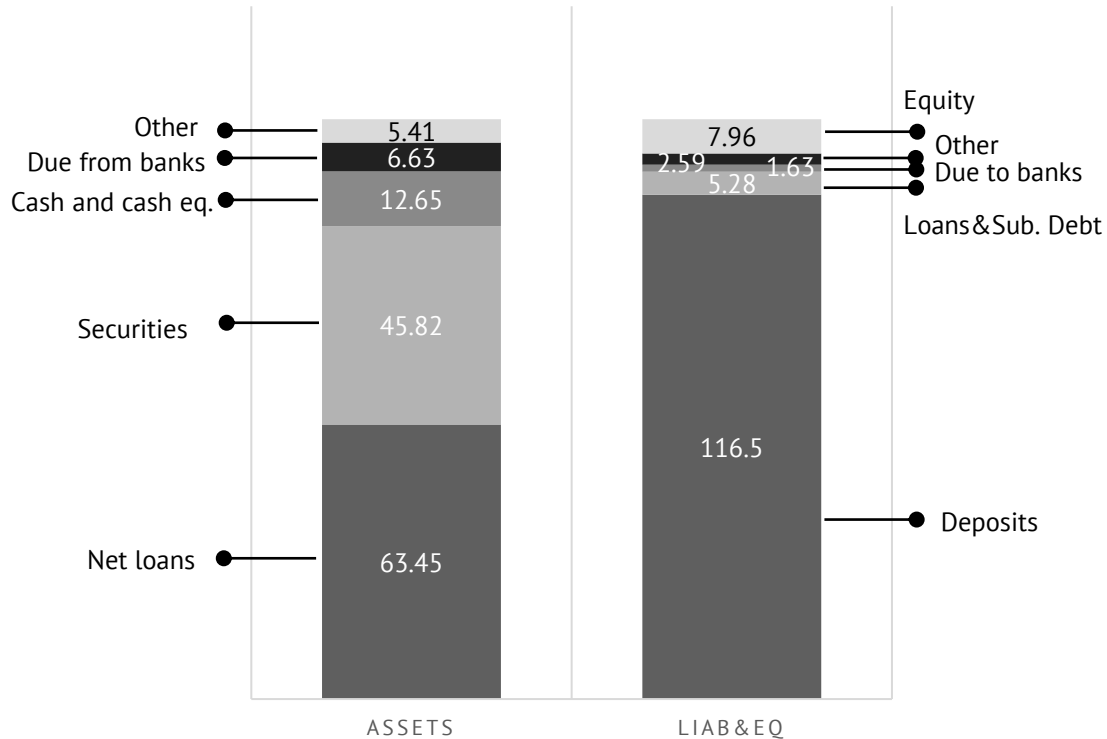
CET1 Capital
 Tier 2 Capital
 Retained earnings and reserves
 Other

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

Own funds:	RON 11.7BN
Total risk exposure:	RON 54.1BN
RWA density:	40%

High liquidity levels

LIQUID BALANCE SHEET, %



Loan-to-deposits ratio:	57.9%
Liquidity ratio:	1.51-19.45
Immediate liquidity:	44.5%
LCR:	268%
NFSR:	220%

MREL STRATEGY

The European standards require banks to ensure an optimal level of MREL- eligible funds.

BT complied with the binding MREL target as of 1 July 2022: 23.34%

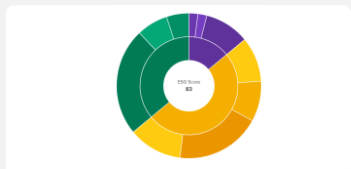
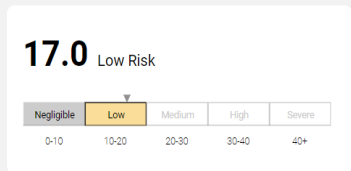
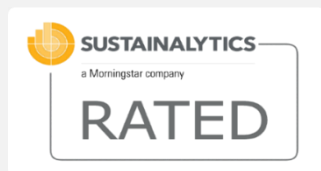
BT's strategy to ensure the end-state total and subordinated requirements include:

- ✓ MTN programme of **up to EUR 1 billion**, approved by GSM Decision in October 2022
- ✓ Profit capitalization
- ✓ Other categories of eligible instruments.



- 1. Macroeconomic Landscape**
- 2. Financial & Business Performance**
- 3. Risk**
- 4. Sustainability**
- 5. Digital**
- 6. BT Financial Group**
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BT's Recognition in ESG and Sustainability



BT obtained a score of **17 (Low ESG Risk)** from [Sustainalytics](#). This score ranks Banca Transilvania on the 133rd position, out of the 983 assessed banks worldwide.

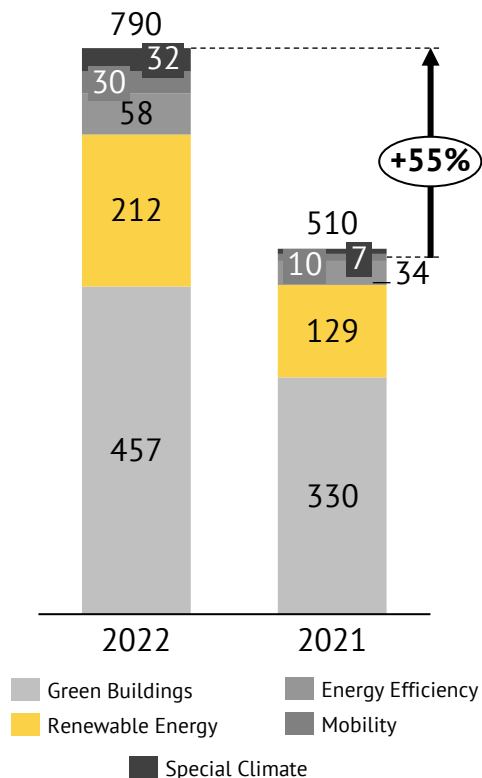
BT obtained a score of **83 /100 (A-)**, from [Refinitiv](#), a London Stock Exchange Group Company. This score places Banca Transilvania on the 43rd position, out of 1,104 assessed banking services companies in the world.



“Leadership in climate financing” recognition offered by IFC for contributing to the **decrease of the carbon footprint by 607.8 thousand tons in 2022**, through the green financing granted in 2022. Also, IFC recognized **BT Leasing as a top performer in CE with the most transactions reported**.

BT obtained **91/100 points** following the Romania [Corporate Sustainability and Transparency Index](#), being awarded the **GOLD Level Recognition** for its **Sustainability Report 2021**.

BT's Impact Financing: RON 1.6 billion in green loans granted

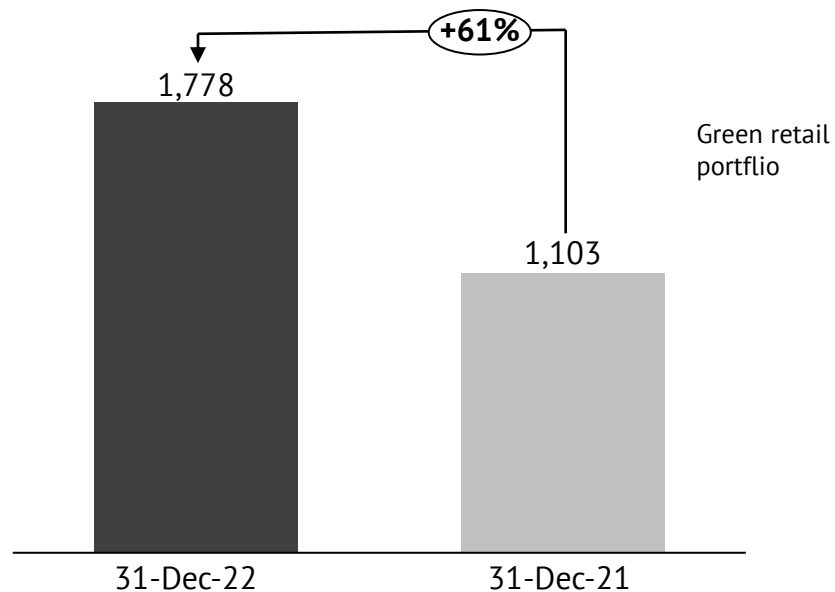


COMPANIES

- ✓ Green loans granted to companies in 2022 amounted to **RON 790MN**, accelerating by 55% YoY
- ✓ Weight of green financings to SMEs&Micro in total green loans granted increased to 21% in 2022 from 4% in 2021
- ✓ New production of green loans for 2023-2025 is targeted estimated at **RON ~3,500MN**

RETAIL

- ✓ 1 in 5 mortgages granted in 2022 qualify as green (grade A energy efficiency certificate)
- ✓ BT granted a volume of **RON 846MN** in green mortgages, out of which **RON 560MN are EU Taxonomy aligned (partial alignment)**
- ✓ **~7% of the total retail loan portfolio is represented by green loans**





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Digital banking fostering an enhanced client experience

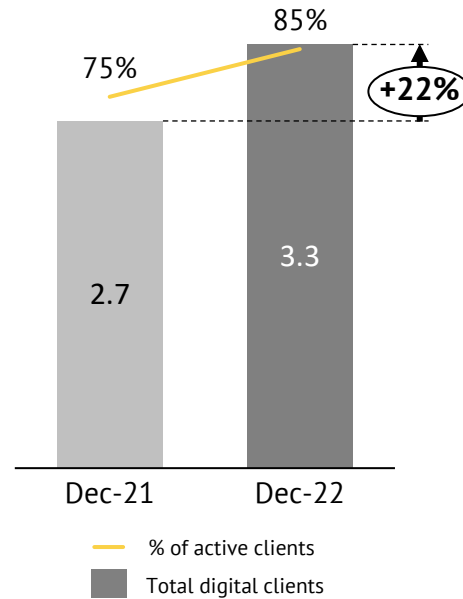
EUR 296MN invested in IT equipment, software and digital initiatives, +18.4% more than in 2021

BT Pay, the most popular app for financial transactions, introduced new features:

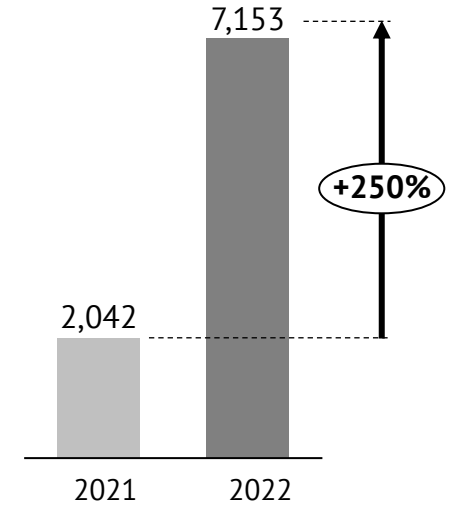
- ✓ overdraft 100% online from the app;
- ✓ online increasing of credit card limit;
- ✓ round-up savings tool, allowing users to save money while with POS payments;
- ✓ debit card issuing from the app;
- ✓ consumer cards reissuing from the app;
- ✓ current accounts integration in the wallet.

Several digital solutions were implemented for companies, such as online account opening or requesting and receiving an online approval for a loan. **BT GO**, in focus to the benefit of entrepreneurs, to offer an ecosystem which brings together business management solution and financial/banking needs of a business.

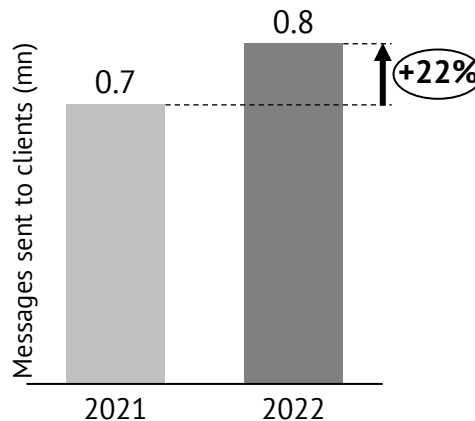
DIGITIZED CLIENTS, MN



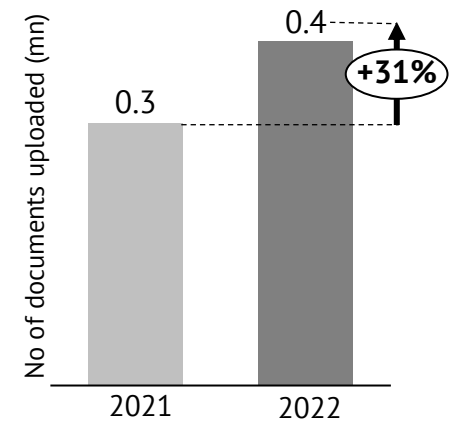
ONLINE CURRENT ACCOUNTS (COMPANIES), MN

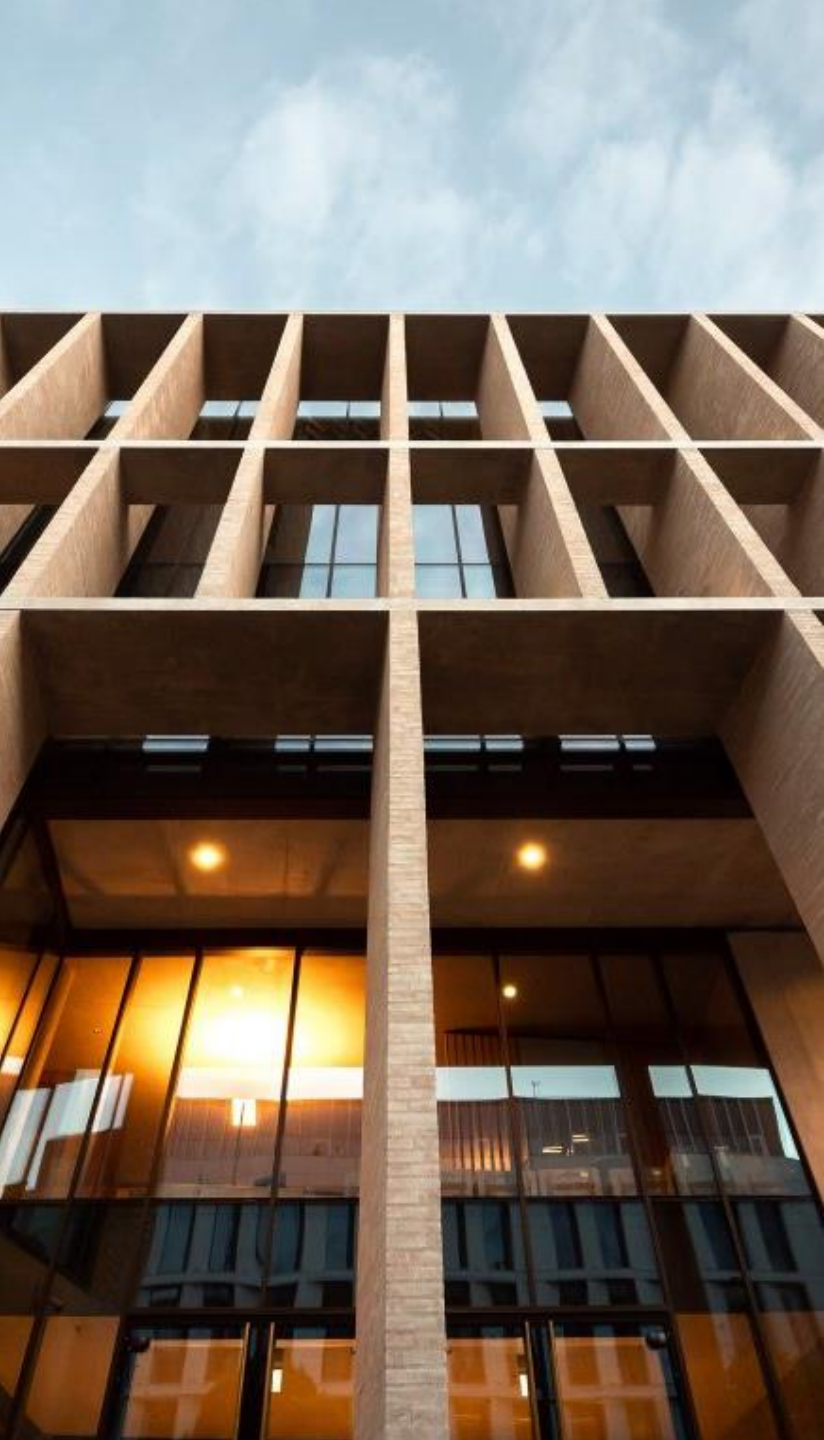


DIGITAL INTERACTION - RAUL



DIGITAL INTERACTION - FILE SHARE





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Banca Transilvania

Financial Group as of 31/12/2022

TOTAL ASSETS RON 134BN

TOTAL ASSETS RON 734MN

TOTAL ASSETS RON 1,940MN

AUM RON 4,181MN

TOTAL ASSETS RON 334MN

TOTAL ASSETS RON 773MN

AUM RON 151MN

TOTAL ASSETS RON 4,419MN

TOTAL ASSETS* RON 2,407MN

**Value refers to Idea Group*

TOTAL ASSETS RON 1,148MN

BANCA  TRANSILVANIA®

 BT Direct®

 BT Leasing®

 BT Asset Management S.A.I.®

 BT Capital Partners®

 BT Mic®

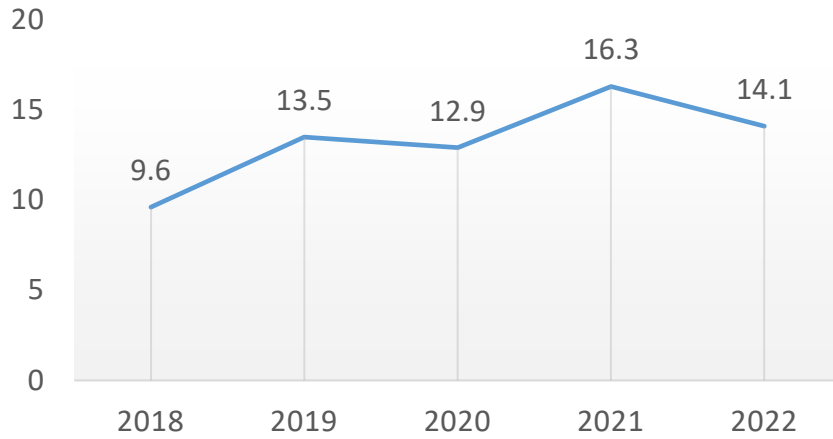
 BT Pensii

 victoriabank®

 Idea Bank

 TIRIAC LEASING

MARKET CAPITALIZATION, RON BN



TLV: 25 years of being listed on BSE in 2022

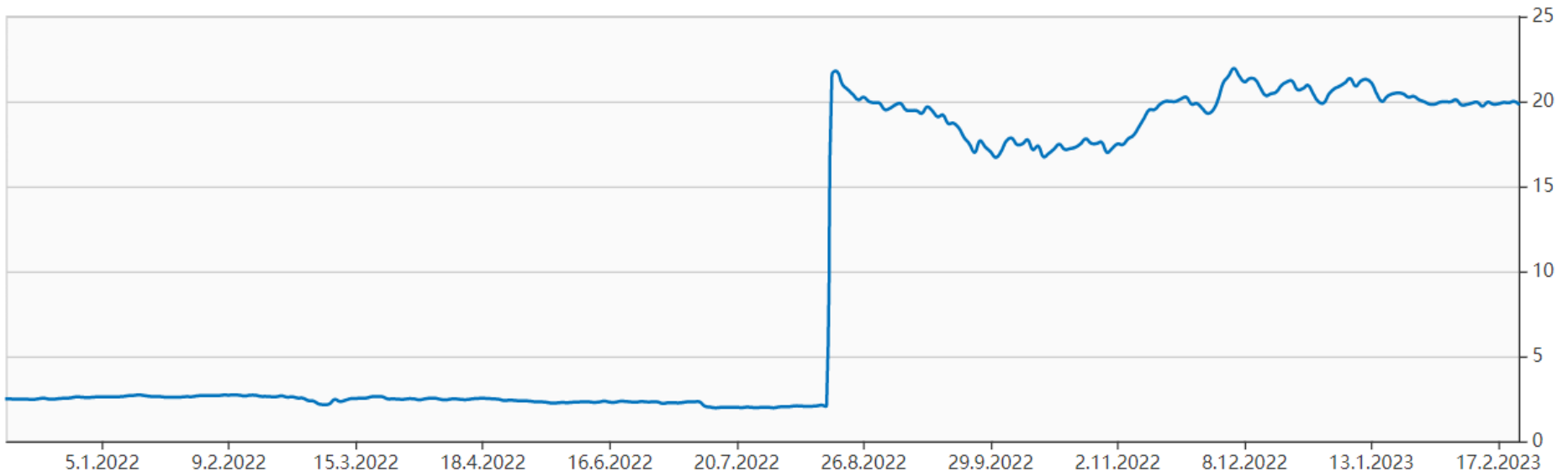
TLV: one of the first two companies included in the **FTSE Global Equities Index Series (GEIS)**

TLV: most traded share on the main market of the BSE in 2022

TLV: consolidation in August 2022, from 1 RON/share to 10 RON/share (increase in the nominal value)

Maximum VEKTOR Score (10/10), obtained for the 4th time in a row

TLV SHARE





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ANNEX 1

Income statement, IFRS individual

RONmn	12M 2022	12M 2021	Δ
Net interest income	3,658.2	2,739.8	33.5%
Net fee and commission income	998.5	806.3	23.8%
Net trading income	597.1	461.3	29.5%
Other net income	106.2	340.8	-68.8%
Operating income	5,360.0	4,348.2	23.3%
Personnel expenses	(1,385.2)	(1,159.1)	19.5%
D&A	(350.9)	(340.6)	3.0%
Other operating expenses	(925.2)	(591.3)	56.5%
Operating expenses	(2,661.3)	(2,091.0)	27.3%
Pre-provision operating profit	2,698.7	2,257.2	19.6%
Cost of risk	(278.0)	(234.8)	18.4%
Net income before taxation	2,420.7	2,022.4	19.7%
Income tax (expense)/revenue	(242.7)	(239.7)	1.3%
Net income	2,178.0	1,782.7	22.2%

ANNEX 1

Balance sheet, IFRS individual

RONmn	Dec/22	Dec/21	Δ
Cash & cash equivalents	12,645.2	16,763.6	-24.6%
Placements with banks and public institutions	6,634.9	9,612.7	-31.0%
Loans to customers, net	63,450.0	52,238.5	21.5%
T-bills & securities	45,823.0	42,785.7	7.1%
Fixed assets	1,161.0	987.4	17.6%
Right-of-use assets	696.8	706.6	-1.4%
Investments in associates	708.4	735.5	-3.7%
Current tax assets	26.6	0.0	
Deferred tax assets	747.8	227.7	228.4%
Other financial assets	1,935.6	884.2	118.9%
Other non-financial assets	131.0	120.1	9.0%
Total assets	133,960.2	125,062.0	7.1%
Deposits from banks	1,631.5	952.5	71.3%
Deposits from customers	116,503.8	102,698.1	13.4%
Loans from banks and FIs	3,562.5	7,457.8	-52.2%
Subordinated loan	1,718.9	1,706.2	0.7%
Current tax liabilities	0.0	62.1	-100.0%
Deferred tax liabilities	0.0	0.0	
Provisions for other risks and charges	431.3	493.0	-12.5%
Financial liabilities from leasing contracts	663.7	716.6	-7.4%
Other financial liabilities	1,357.7	1,479.2	-8.2%
Other non-financial liabilities	132.6	143.5	-7.6%
Total liabilities	126,002.1	115,708.9	8.9%
Shareholders' equity	7,958.2	9,353.1	-14.9%
Total liabilities and equity	133,960.2	125,062.0	7.1%

ANNEX 2

Income statement, IFRS consolidated

RONmn	12M 2022	12M 2021	Δ
Net interest income	4,426.7	3,142.1	40.9%
Net fee and commission income	1,167.8	961.4	21.5%
Net trading income	686.1	528.7	29.8%
Other net income	(0.6)	309.3	
Operating income	6,280.0	4,941.4	27.1%
Personnel expenses	(1,655.5)	(1,328.3)	24.6%
D&A	(393.0)	(357.8)	9.8%
Other operating expenses	(935.2)	(695.9)	34.4%
Operating expenses	(2,983.7)	(2,382.0)	25.3%
Pre-provision operating profit	3,296.2	2,559.4	28.8%
Cost of risk	(495.2)	(256.6)	93.0%
Net income before taxation	2,801.1	2,302.8	21.6%
Income tax (expense)/revenue	(312.6)	(278.3)	12.4%
Net income	2,488.4	2,024.5	22.9%

ANNEX 2

Balance sheet, IFRS consolidated

RONmn	Dec/22	Dec/21	Δ
Cash & cash equivalents	14,540.7	18,320.9	-20.6%
Placements with banks and public institutions	5,567.3	10,394.3	-46.4%
Loans to customers, net	68,013.5	56,117.8	21.2%
T-bills & securities	47,191.3	44,204.2	6.8%
Fixed assets	1,835.0	1,492.9	22.9%
Right-of-use assets	488.0	492.0	-0.8%
Investments in associates	3.7	4.5	-16.2%
Current tax assets	14.9	0.0	
Deferred tax assets	791.6	257.9	207.0%
Other financial assets	1,887.0	1,054.9	78.9%
Other non-financial assets	177.6	161.9	9.7%
Total assets	140,510.8	132,501.2	6.0%
Deposits from banks	1,678.1	1,024.3	63.8%
Deposits from customers	119,731.7	108,021.6	10.8%
Loans from banks and FIs	4,840.9	7,929.5	-39.0%
Subordinated loan	1,748.3	1,762.5	-0.8%
Current tax liabilities	0.0	68.4	-100.0%
Deferred tax liabilities	0.0	0.0	
Provisions for other risks and charges	500.5	538.5	-7.0%
Financial liabilities from leasing contracts	493.0	498.6	-1.1%
Other financial liabilities	1,831.4	1,899.7	-3.6%
Other non-financial liabilities	215.4	194.1	11.0%
Total liabilities	131,039.3	121,937.1	7.5%
Shareholders' equity	8,918.9	10,092.3	-11.6%
Non-controlling interest	552.7	471.9	17.1%
Total liabilities and equity	140,510.8	132,501.2	6.0%



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