

Summary – BT Financial Results

At March 31, 2021



Financial Results

- The assets of Banca Transilvania Financial Group reached RON 110.9 billion
- The net consolidated profit of Banca Transilvania Financial Group amounts to RON 656.33 million
- The net profit of the bank amounts to RON 581.26 million
- The bank's cost / income ratio is 45.61%

Going digital

- 1.9 million customers are digitized, of which over 1.2 million use BT Pay, + 79% compared to the first quarter of 2020.
- The number of mobile payments doubled during the first quarter of 2021 compared to the same period of last year, reaching 12.3 million.
- The number of online card payments during the first quarter of 2021 increased by 64% compared to the first quarter of 2020.

Financing for Romanians

- Almost 48,000 loans were granted during the first 3 months of the year, amounting to RON 3,947 million
- The loans increased to RON 43.09 billion
- The real estate / mortgage loans portfolio amounts to RON 13.8 billion
- Almost 530,000 are credit cards in portfolio

For this year, Banca Transilvania has proposed the following:

- + 11.3% assets, reaching a level of RON 115 billion;
- 49.3% cost / income ratio;
- +7.9% gross loans;
- 47.9% loans / deposit ratio;
- +11.6% customer deposits.

Ömer Tetik

CEO, Banca Transilvania:

"We see encouraging signs, Romania's economy has recovered well during the first three months of the year, but the challenges are still here.

We depend now on the vaccination trend, but also on the travelling and consumption restrictions in other European countries and in the world and the recovery pace will be directly correlated with that of the major economies within the European Union.

We are optimistic, but we remain alert and close to the customers with loans and those who need financing to support their business, the consumption and the economy in general.

BT operated with its engines running at full speed during the first quarter of the year, translated in the record number of loans granted."