

# Summary - **Financial Results** as at **June 30, 2021**



## Focus 2021

- Clients lending
- Contribution to the increase of the digitalization level
- Supporting the communities
- Consolidation of the banking system

## Financial information

- The assets of BT Financial Group: 115.3 billion RON
- The net consolidated profit of BT Financial Group: 1,015.5 million RON
- The net bank's profit: 901 million RON
- The operational efficiency, measured by the cost / income ratio: 46,7%

## Financing and supporting the Romanians

- More than 114,000 loans were granted to companies and individuals
- 3.14 million retail customers chose to work with BT
- 360,000 SME & Micro customers and over 11,000 corporate customers do business with Banca Transilvania

## BT stable partner for the business environment

- More than 4.8 billion RON loans was granted to Romanian companies
- About 560 million RON granted for business support through IMM Invest and AGRO IMM Invest
- 648 million RON fundings provided by guaranteeing programs and European funds

## Digitalization level for the BT clients

- 27 million contactless payments was made by Romanians in the first semester
- Over 2.3 million customers use at least one of the bank's digital solutions
- 1.4 million people use the BT Pay application

## BT impact on the community

- 2.7 billion RON was the contribution to the state budget of the last five years
- Almost 15 million RON were returned to the community through donations
- BT Pay continues its contribution to changing the payment behaviors of Romanians: the number of contactless payments has increased 3 times during the first six months of 2021 compared to the first half of 2020

## Ömer Tetik

Chief Executive Officer, Banca Transilvania

"It is a period of relaunch for Romania, and Banca Transilvania has contributed to this process once again, by increasing lending and operations processing above the market average. We are the bank of the Romanians, we handle a volume of operations vital for the economy and we have over 7 million Romanians as direct and indirect shareholders. We are optimistic about the development of the economy and of the country, so we put our efforts to continue their growth and to reduce the gaps from the Western European economies."