



Allocation and Impact Report

June 2026

Financial Group
Banca Transilvania



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1. INTRODUCTION

- 1.1 CEO Message
- 1.2 Business and Sustainable Development Strategy



CEO MESSAGE



Ömer Tetik

Chief Executive Officer
Banca Transilvania

We are delighted to present the third edition of **Banca Transilvania's Allocation and Impact Report**, which outlines our figures and results, as well as the direction in which we channel the energy, responsibility and trust we receive every day.

Since the launch of our first sustainable bond issue in November 2023, worth €500 million, we have steadily built a solid presence in the ESG market. In 2024, we consolidated this direction with a second sustainable issue worth €700 million – a landmark transaction for Central and Eastern Europe, which attracted investors committed to sustainability. The high demand confirmed what is essential to us: confidence in our strategy and the responsibility with which we approach sustainable financing.

A key milestone for us was the launch of our first ESG sustainable bond issued in Romanian lei and listed on the Bucharest Stock Exchange, in line with our longterm funding objectives, our ambition to develop the local currency yield curve, and our commitment to diversifying our investor base. As a result, Banca Transilvania raised 1.5 billion lei, marking a record issue in the local banking system and an important step in the development of Romania's capital market.

Beyond its market performance, this issuance carries clear social significance through its direct impact: the funds are allocated to projects that support SMEs, financial inclusion and regional economic development. In other words, towards people, communities and real opportunities.

Through the allocations made following the three consecutive issuances, Banca Transilvania supports the expansion of financial inclusion, particularly for SMEs and underserved segments. These investments translate into jobs, growing businesses, stronger communities and a more resilient society. For us, these are not only financial objectives, but commitments to the world we live in.

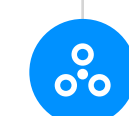
For Banca Transilvania, sustainable finance is not merely a strategic direction. It is a long-term commitment to our customers, the environment and the well-being of future generations.

This report details how the funds raised through sustainable bond issues have been allocated and presents related impact indicators, in line with best market practices. We aim to ensure a high level of transparency and comparability, providing our investors and partners with a clear picture of our contribution to environmental and social objectives.

We thank you for your trust and for your continued interest in our sustainable finance initiatives. We are building this together.

BUSINESS AND SUSTAINABLE DEVELOPMENT STRATEGY

Banca Transilvania holds the leading position in the Romanian banking system by assets and remains the only systemically important institution with majority local capital. This position reflects not only the bank's operational scale, but also its structural role, which BT exercises through a universal banking model, simultaneously addressing the needs of individuals, entrepreneurs, SMEs and corporations.



The bank's activity unfolds along three complementary axes:

- financing the real economy through investment and working capital loans,
- supporting financial inclusion by expanding access to modern banking services, and
- accelerating the sustainable transition through products and portfolios aligned with ESG criteria.

The three axes mutually reinforce one another and define the long-term strategic direction of the institution.

From an operational perspective, the bank continued to consolidate its infrastructure significantly in 2025, expanding both its physical network and its digital channels.

By the end of the year, the network had grown to 531 units, and the number of ATMs had surpassed 2,000, reaching 2,031 devices. Meanwhile, the acceptance network continued to grow steadily, reaching 178,414 POS terminals.

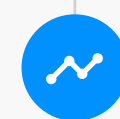
Digitalization remains an essential strategic pillar, with the number of unique users of digital channels approaching 5 million.

From the perspective of the financial inclusion mission, a relevant aspect is that presence in rural areas continues to grow. By the end of 2025, approximately 9% of ATMs and 12% of POS terminals were operating in rural areas, up from 6.8% and 11.2% respectively in 2024, a tangible step towards closing the gap in access to modern financial services.

The Banca Transilvania Financial Group ecosystem, which includes, among others, subsidiaries such as BT Mic, BT Leasing, BT Asset Management, BT Capital Partners and BT Pensii, extends this capacity beyond banking activity itself, offering integrated solutions tailored to a wide range of client needs. These solutions complement each other and cover microfinance services, leasing solutions and access to capital markets, as well as investment and savings products.

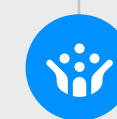
The bank's sustainability strategy is integrated into the business model, rather than layered on top of it. Aligned with the UN Sustainable Development Goals and the requirements of the European reporting framework, including the Corporate Sustainability Reporting Directive (CSRD) and the EU Taxonomy, it informs decisions on capital allocation, the development of green products and services, and the commitment to non-financial transparency. Banca Transilvania thus positions itself as an active player in Romania's economic transition, with a defined role both in international capital markets and in direct financing of local communities.

The bank's strategy is structured around three mutually reinforcing pillars that define how Banca Transilvania creates value for shareholders, clients and society as a whole:



Performance

- BT holds the leading position in the Romanian banking system by assets and consistently generates value through financial services adapted to the needs of a changing economy.
- The continuous modernization of digital infrastructure and physical networks ensures that banking services are fast, secure, and available to all clients.
- Financing small-to-medium enterprises (SMEs), the public sector, and projects with sustainable impact translates into concrete, measurable economic outcomes at the community and national levels.
- The integrated ecosystem of the BT Financial Group enables the delivery of complete financial solutions, covering client needs across the entire life cycle.



People

- Expanding access to modern financial services, including in historically underbanked regions, remains both an operational and a strategic priority.
- Entrepreneurs and small businesses benefit from financing solutions specifically designed for their realities and constraints, not from standardized products.
- Investing in people, both bank employees and clients, is reflected in a work environment based on diversity and inclusion and in relationships built on long-term trust.
- Proximity to the client is ensured by combining digital channels with a local physical presence, in areas where each adds the most value.



Environment

- Capital directed toward emissions reduction and energy transition projects represents one of the bank's most direct contributions to Romania's and the EU's climate objectives.
- The environmental impact assessment of financed projects is carried out based on internationally recognized methodologies, including IFC and EBRD standards.
- Sustainability criteria from the EU Taxonomy and the European regulatory framework are progressively integrated into credit analysis and approval processes.
- Environmental responsibility is exercised both in the relationship with clients, by actively promoting sustainable solutions and in operational practices by adopting low-footprint procedures.

2. SUSTAINABLE REPORTING SUITE

- 2.1 Our ESG Commitment
- 2.2 Overview of the Sustainable Finance Framework






OUR ESG COMMITMENT

Banca Transilvania maintains a dedicated ESG section on its institutional website, ensuring continuous transparency toward investors, clients and the general public regarding environmental, social and governance initiatives.

The platform includes regular updates, reports and relevant data on sustainability progress.

 Learn more:
[Impact – Environment, Social, Governance ↗](#)

Sustainability Reporting Milestones

2025

- Third sustainable bond issuance: RON 1.5 billion listed on the Bucharest Stock Exchange (ISIN XS3109437387), the first issuance in local currency in the Romanian banking system.
- Green corporate loans: RON 2,180 million granted in 2025 (+22% versus 2024). Green portfolio balance: RON 4.3 billion. Both include loans eligible under the Sustainable Financing Framework as well as other categories of environmental financing.
- Green lending target revised and increased to RON 6.5 billion for the period 2025–2028.
- Green mortgages: 19.5% of new production (RON 1,199 million) – approximately one in five mortgage loans granted.
- Publication of the second Sustainability Report in line with CSRD and ESRS standards.
- Third consecutive year of financed emissions calculation (PCAF methodology), included in the external auditor's limited assurance report.
- ESG ratings: Sustainalytics 14.9 pts (Low Risk, top 11% globally, third consecutive year); Refinitiv 79/100 (A-); FTSE Russell 3.3/5.

[Sustainability Report 2025 ↗](#)

2024

- Second sustainable bond issuance (EUR 700 million).
- First Sustainability Report in line with CSRD/ESRS.
- Green corporate lending: RON 1,787 million (+60% versus 2023).
- Green mortgages (EPC class A): 5.27% of new production (RON 586 million).
- Share of green loans in the retail portfolio: over 7.3% (RON 2.26 billion) as of 31 December 2024.
- The Healthcare Division (DPM) has a 40.06% market share of opened accounts, new financing of RON 1.2 billion, and 31,933 active clients who are legal entities.

[Sustainability Report 2024 ↗](#)

2023

- First sustainable bond issuance (EUR 500 million).
- Subordinated bond issuance dedicated to green mortgages (EUR 200 million).
- Completion of the full GHG emissions inventory, including Scope 3.
- Second year of financed emissions calculation, included in the limited assurance report.

[Sustainability Report 2023 ↗](#)

2022

- First calculation of financed emissions using the PCAF methodology.
- Setting the green lending target of RON 3.5 billion (2023–2025).
- Joining UNEP FI and signing the UN Principles for Responsible Banking (UN PRB).
- First blue loan financing in Central and Eastern Europe (EUR 100 million)

[Sustainability Report 2022 ↗](#)

2021

- First independent assurance of non-financial indicators (ISAE 3000 standard).
- Implementation of the CAFI platform for assessing the climate eligibility and impact of financed projects.
- Adoption of the EBA guidelines on the integration of ESG factors into credit risk analysis.

[Sustainability Report 2021 ↗](#)

2020

- Publication of the first GRI-aligned Sustainability Report.

[Sustainability Report 2020 ↗](#)

Regulations and Reference Frameworks

Banca Transilvania's sustainability strategy is anchored in a set of internationally recognized frameworks, which govern both reporting and internal capital allocation processes:

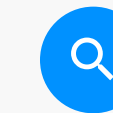
GRI - Global Reporting Initiative

Complete and comparable sustainability reporting



PCAF - Partnership for Carbon Accounting Financials

Standardized methodology for calculating financed emissions



UN PRB - Principles for Responsible Banking

Aligning banking strategy with the Paris Agreement and the UN SDGs



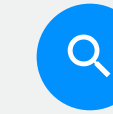
CSRD / ESRS Sustainability Reporting Directive / European Sustainability Reporting Standards

Detailed reporting under European standards, including double materiality



CDP - Carbon Disclosure Project

Transparency of environmental data and emissions reporting



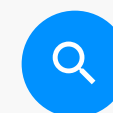
EU Taxonomy (Reg. 852/2020)

Classification of sustainable activities and orientation of capital flows



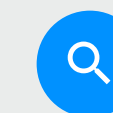
TCFD - Task Force on Climate-related Financial Disclosures

Disclosure of climate risks and scenario analysis



UN SDGs - UN Sustainable Development Goals

Anchoring sustainability efforts in global development priorities



Framework / Standard
Role in BT's Strategy

These frameworks ensure consistency, credibility and comparability of the bank's reporting, providing investors with a solid basis for assessing the institution's ESG profile.

As the European financial system advances toward climate neutrality, sustainable bonds have evolved from a niche option to a benchmark financing instrument. The European regulatory framework, comprising the EU Taxonomy, SFDR and CSRD is accelerating the integration of ESG criteria into the strategies of financial institutions and is channeling significant capital flows towards green and social investments.

In this context, since 2023 Banca Transilvania has built a coherent programme of sustainable issuances, with three consecutive transactions that cover different markets, currencies and investor categories.

Through these three consecutive issuances, Banca Transilvania has consolidated its role as an active ESG issuer, with a coherent sustainable finance programme aligned with the requirements of CSRD, ESRS and the EU Taxonomy, and with an eligible loan portfolio that generates measurable impact in the real economy.

Issuance I December 2023 | EUR 500 million

The bank's first sustainable bond was issued under the MTN programme listed on Euronext Dublin. The instrument, of Senior Non-Preferred type and MREL-eligible, had a 7.25% coupon and a 5-year maturity, with a minimum 50% allocation to green and social assets. The transaction was coordinated by J.P. Morgan SE, Citigroup Global Markets Europe AG and ING Bank N.V. (sole ESG advisor), alongside BT Capital Partners (co-manager). The Sustainable Finance Framework received a favorable opinion from Sustainalytics.

Type: Senior Non-Preferred,
MREL-eligible

Coupon: 7.25% |
Maturity: December 2028

Listing: Euronext Dublin

ISIN: XS2724401588

The first Allocation and Impact Report (2024) confirmed:

- Full allocation of net proceeds; eligible portfolio coverage: 7.02x
- ~75 jobs supported per EUR million financed
- ~190 tCO₂e emissions avoided annually per EUR million allocated
- ~EUR 1.20 million of economic output generated per EUR million

Issuance II September 2024 | EUR 700 million

The second consecutive issuance confirmed the sustained appetite of international investors for sustainable instruments issued by BT. The transaction was coordinated by J.P. Morgan, Morgan Stanley, Nomura, ING Bank (sole ESG advisor) and BT Capital Partners (co-manager).

Type: Senior Non-Preferred,
MREL-eligible

Coupon: 5.125% |
Maturity: September 2030

Listing: Euronext Dublin |
Rating: Ba1 (Moody's)

ISIN: XS2908597433

The second Allocation and Impact Report (2025) confirmed:

- 100% of outstanding bonds (EUR 1,200 million) fully allocated; eligible portfolio coverage: 3.27x
- 847,548 tCO₂e/year emissions avoided
- EUR 2,462.57 million contribution to GVA; EUR 6.68 billion of economic output generated
- 98,700 jobs supported; 63,567 SMEs financed (portfolio: RON 15.69 billion)
- 20.6% of the portfolio held by women-led companies (RON 3.24 billion)

Issuance III July 2025 | RON 1.5 billion

The first sustainable bond issuance in local currency in the Romanian banking system, listed on the Bucharest Stock Exchange. The investor structure included approximately 50% of local institutions, complemented by participation from international investors, including development finance institutions, reflecting BT's strengthened credibility as an ESG issuer on both markets. The transaction was coordinated by BT Capital Partners, Alpha Bank, BCR, Raiffeisen Bank and The Bank of New York Mellon.

Type: Senior Non-Preferred,
MREL-eligible

Coupon: 8.875% |
Maturity: 7 years (call at 6 years)

Listing: Stock Exchange |
Rating: BBB- (Fitch)

ISIN: XS3109437387 (TLV32)

The third Allocation and Impact Report (2026) confirms:

- 100% of outstanding sustainable bonds (~EUR 1,500 million equivalent) fully allocated; eligible portfolio coverage: 3.68x (eligible portfolio EUR 5,518.38 million / ~EUR 1,500 million equivalent)
- 474,446 tCO₂e/year GHG emissions avoided (aggregate green portfolio)
- 743 MW of installed renewable capacity financed
- 119,558 MWh/year in annual energy reductions (green buildings)
- 3,023.1 EUR million contribution to Romania's GVA
- 8.18 EUR billion of economic output generated

OVERVIEW OF THE SUSTAINABLE FINANCE FRAMEWORK

In 2023, BT Group developed a dedicated Sustainable Finance Framework (the "[Framework ↗](#)"), under which group entities such as Banca Transilvania, BT Mic, BT Leasing, Victoriabank and BT Leasing Moldova can issue financial instruments with a green and/or social label. These instruments covered include preferred and non-preferred bonds, subordinated bonds, covered bonds, medium-term notes, commercial papers and loans. They are intended to finance or refinance assets that can demonstrate clear environmental and/or social benefits.

The Framework is structured in line with the relevant international principles:

- [ICMA Green Bond Principles 2021 ↗](#) (GBP),
- [ICMA Social Bond Principles 2023 ↗](#) (SBP),
- [ICMA Sustainability Bond Guidelines 2021 ↗](#) (SBG),
- [LMA/APLMA/LSTA Green Loan Principles 2023 ↗](#) (GLP),
- [LMA/APLMA/LSTA Social Loan Principles 2023 ↗](#) (SLP)

The Framework also follows the [ICMA recommendations of June 2022 ↗](#), and the eligibility criteria are designed to contribute directly to achieving the [UN Sustainable Development Goals ↗](#) and the [environmental objectives of the European Union ↗](#).

Sustainalytics Second Party Opinion

The Framework was subject to independent assessment by Sustainalytics, a leading provider of ESG research. The resulting [report](#) covers three dimensions:

- Compliance with applicable ICMA and LMA standards (GBP, SBP, SBG, GLP, SLP)
- Credibility and anticipated positive impact of the use of proceeds
- Alignment of the issuer's sustainability profile with the stated objectives of the Framework

Sustainalytics concluded that the BT Group acts credibly and with impact through its Sustainable Finance Framework, in full compliance with the four core components of the GBP, SBP, GLP and SLP principles.

The proceeds raised through the sustainable instruments issued fall into two main categories, each with specific subcategories:



1. Eligible green categories

which include:

- green buildings
- renewable energy
- clean transport
- sustainable management of living natural resources and land use



2. Eligible social categories

which include:

- job creation
- access to healthcare
- access to education

The allocation of funds follows the principle that sustainable finance must be embedded in the bank's core business, not separated from it. The eligible categories reflect precisely those areas where BT has significant operational presence and the capacity to generate real and measurable impact.

Allocation Governance

Banca Transilvania has established a structured decision-making process for managing the programme. An inter-departmental working group, made up of ESG experts and data specialists, is responsible for periodically assessing the eligible loan portfolios, supervising the allocation of net proceeds and ensuring that the amounts allocated equal or exceed the value of the instruments issued within 24 months of the issuance date. The portfolio approach adopted allows operational flexibility while maintaining reporting discipline.

The Allocation and Impact Report is published annually until the funds are fully allocated or the instruments mature, and is aligned with the ICMA methodologies for harmonized impact reporting for green and social bonds (June 2023 editions) on a best-efforts basis.

3. SUSTAINABLE BONDS ISSUED



EUR 1,500,000,000 MEDIUM-TERM NOTES PROGRAMME



Issuance I (2023)

GMS Decision: [Convening notice ↗](#)

ISIN: XS2724401588

Type: senior non-preferred
eligible bonds

ESG label: sustainable

Use of proceeds: green and social
categories
(minimum 50% within
the social categories)

Currency: EUR

Issuance amount: 500,000,000

Issuance date: 7 December 2023

Maturity date: 7 December 2028

Listed on: [Irish Stock Exchange /
Euronext Dublin ↗](#)

Clearing System (ICSD): Clearstream/Euroclear

Issuance II (2024)

Decision: [Convening notice ↗](#)

ISIN: XS2908597433

Type: senior non-preferred
eligible bonds

ESG label: sustainable

Use of proceeds: green and social
categories
(minimum 50% within
the social categories)

Currency: EUR

Issuance amount: 700,000,000

Issuance date: 30 September 2024

Maturity date: 30 September 2030

Listed on: [Irish Stock Exchange /
Euronext Dublin ↗](#)

Clearing System (ICSD): Clearstream/Euroclear

Issuance III (2025)

Decision: [Convening notice ↗](#)

ISIN: XS3109437387 ([TLV32 ↗](#))

Type: senior non-preferred bonds,
7-year maturity, call option
after 6 years

ESG label: sustainable

Use of proceeds: green and social
categories, in line with
the BT Sustainable
Finance Framework

Currency: RON

Issuance amount: 1,500,000,000

Issuance date: 3 July 2025

Maturity date: 3 July 2032

Coupon: 8.875%

Listed on: [Bucharest Stock Exchange ↗](#)

**SUSTAINABLE
BONDS
ISSUED**

4. ALLOCATION AND IMPACT SUMMARY



Allocations:

As of 31 December 2025, Banca Transilvania has three sustainable bond issuances (XS2724401588, XS2908597433 and XS3109437387), with an aggregate value of approximately EUR 1,500 million equivalent, calculated as follows:

- EUR 1,200 million (EUR issuances: XS2724401588 and XS2908597433)
- ~EUR 300 million equivalent (RON issuance: RON 1.5 billion – XS3109437387)
- The allocation structure was established as follows:
 - 40% green financing (EUR 600,000,000) and
 - 60% social financing (EUR 900,000,000)

Allocation Overview

Portfolio date: 31 December 2025

Eligible Project Category	Eligible Project Subcategory	Eligible Portfolio – Subcategory	Eligible Portfolio – Category	No. of eligible loans
		EUR mil.*	EUR mil.*	#
🌱 Green Buildings	Residential	751.73	1,019.93	16,977
	Commercial	268.20		62
🌱 Renewable Energy	Solar energy	364.81	364.81	208
🌱 Clean Transport	Zero-emission vehicles	5.97	5.97	117
🏠 SME Financing	Underdeveloped regions	3,006.48	3,906.47	68,111
	Women-owned	655.86		28,573
	Youth-owned	12.13		1,342
	Start-ups	125.65		11,320
	Independent farmers	106.35		3,567
🏥 Access to Healthcare	Medical facilities	143.88	221.10	577
	Primary care units	49.59		1,604
	Palliative care centers	5.29		29
	Dialysis and oncology centers	22.33		22
🏠 Access to Education	Educational facilities	0.12	0.12	1
Total		5,518.38	5,518.38	132,510

*EUR/RON = 5.0985 as of 31.12.2025

Outstanding Sustainable Bonds	Total		
	EUR / SNP	EUR / SNP	RON / SNP
Instrument (CCY / type)			
Instrument (ISIN)	XS2724401588	XS2908597433	XS3109437387
Issue date	07/12/2023	30/09/2024	03/07/2025
Maturity	07/12/2028	30/09/2030	03/07/2032
Amount EUR mil.	500	700	300
			1,500



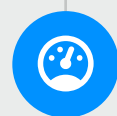
Allocated share of eligible loans and advances to clients:

27.18%



Share of net proceeds from outstanding sustainable bonds allocated to the eligible loan portfolio:

100%



Unallocated eligible loans and advances portfolio:

€ 4,018.40 mil.



New loans added to the portfolio since:

January 2025

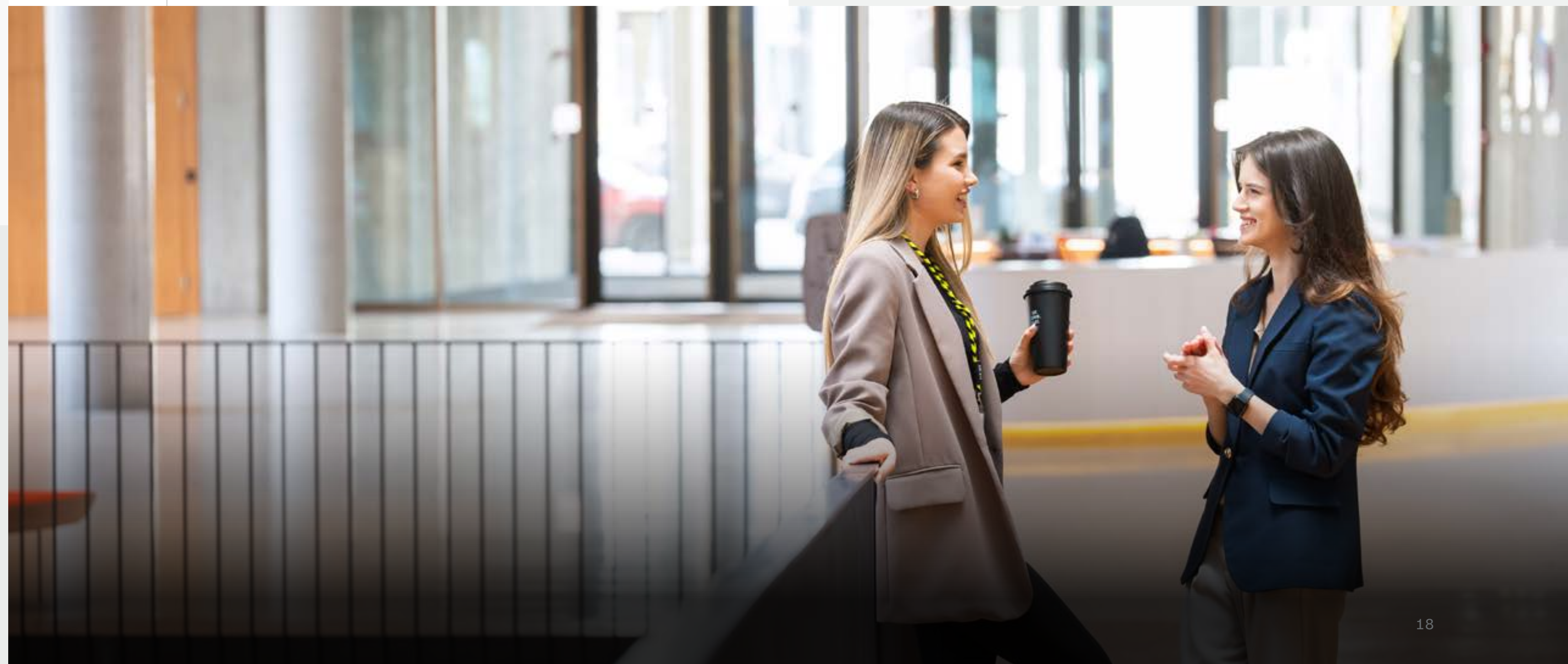
€ 2.172,00 mil.

January 2023

€ 4.336,03 mil.

Banca Transilvania's portfolio of loans and advances to clients was filtered as of 31 December 2025 in accordance with the eligibility criteria set out in the Sustainable Finance Framework's, use-of-proceeds section. The selection process follows clear and consistent rules, that are applied uniformly for each reporting period.

EUR/RON = 5.0985 as of 31.12.2025



Balance Calculation Basis

In accordance with the IFRS standards adopted at the European level, the balances reported for both the corporate portfolio and green mortgages are determined based on gross exposure.

Prevention of Double Counting

The integrity of the reporting is ensured through an individual loan-marking system within the bank's operational systems. All loans financed from dedicated external sources including those classified as blue loans and those granted through dedicated European programmes such as the European Energy Efficiency Fund and the Romania Sustainable Energy Finance Facility for SMEs and any other facilities with an identifiable funding source, are excluded from the portfolio. This Individual marking system guarantees precise traceability of each loan on every reporting date.

Category Allocation Rule

To eliminate any risk of double counting, when a loan meets the criteria of several eligible categories, it is assigned to a single category in the order of priority below Green corporate loans:

1. Green corporate loans
2. Primary care units
3. Healthcare
4. Palliative care
5. Dialysis and oncology centers
6. Educational facilities
7. Female-owned SMEs
8. Youth-owned SMEs
9. Start-ups
10. Independent farmers




Additional Methodological Clarifications

- Non-recourse factoring is excluded from the allocation and impact reports.
- Classification in the youth-owned SME category does not require majority ownership by young shareholders.
- For syndicated or co-financed loans, both the allocation and the impact indicators are calculated proportionally to BT's share in the financing structure, ensuring that reporting reflects exclusively the bank's own exposure.
- Financing of clean transport vehicles is predominantly managed through the Group's leasing subsidiaries, which results in a limited direct exposure at the Banca Transilvania level in this category.

Impact Overview

Portfolio date: 31 December 2025

The report on sustainable bonds is prepared based on the loan portfolio in accordance with the ICMA Handbook – Harmonized Framework for Impact Reporting (June 2024) and the ICMA Harmonized Framework for Impact Reporting for Social Bonds (June 2023).

Eligible project Category	Eligible Project Subcategory	Eligible portfolio	Eligibility for Sustainable Bonds	Share of total financing – prorate	Share of Total Financing for the Bonds: XS2724401588 - EUR 500 m XS2908597433 - EUR 700 m XS3109437387 - RON 1,500 m	Estimated GHG Emissions, reduced/avoided	Total Installed capacity	Estimated annual energy savings	Total contribution to Romania's Gross output	Total contribution to Romania's GVA**	Workers supported	Other Indicators (Healthcare & Education)	SDG Contribution <small>(Sustainable Development Goals)</small>
a/	b/	c/	d/	e/	f)	g/	g/	g/	g/	g/	g/	g/	g/
Green Buildings	Residential	751.73	100%	13.62%	21.62%	9,721.75	/	102,510.29	/	/	/	/	
	Commercial	268.20	100%	4.86%	7.71%	6,435.45	/	17,047.81	/	/	/	/	
Renewable Energy	Solar power	364.81	100%	6.61%	10.49%	457,287.88	743.26	/	/	/	/	/	
Clean Transportation	Vehicles with zero emissions	5.97	100%	0.11%	0.17%	1,001.11	/	/	/	/	/	/	

The columns in the impact table have the following meaning:
a/ Eligible category under the ICMA principles for green/social bonds and the LMA principles for green/social loans

b/ Eligible subcategory
c/ Amount legally committed by the issuer for portfolio components eligible for sustainable bond financing

d/ Share of total portfolio costs eligible for sustainable bonds
e/ Share of the total portfolio financed by the issuer (pro-rata approach)

f/ Share of the total portfolio according to the planned allocation: 40% green financing / 60% social financing





g/ Impact indicators:
• GHG emissions reduced/avoided (tCO₂e/year);
• installed capacity (MW);
• annual energy reductions (MWh/year);

• contribution to Romania's gross output (EUR million);
• contribution to GVA (EUR million);
• workers supported (#);
• other specific indicators (healthcare, education).

*EUR/RON = 5.0985 as of 31.12.2025
**GVA = gross value added



Eligible project Category	Eligible Project Subcategory	Eligible portfolio	Eligibility for Sustainable Bonds	Share of total financing – prorate	Share of Total Financing for the Bonds: XS2724401588 - EUR 500 m XS2908597433 - EUR 700 m XS3109437387 - RON 1,500 m	Estimated GHG Emissions, reduced/ avoided	Total Installed capacity	Estimated annual energy savings	Total contribution to Romania's Gross output	Total contribution to Romania's GVA**	Workers supported	Other Indicators (Healthcare & Education)	SDG Contribution <small>(Sustainable Development Goals)</small>
		EUR m*				tCO ₂ e/year	MW	MWh/year	EUR m	EUR m			
a/	b/	c/	d/	e/	f/	g/	g/	g/	g/	g/	g/	g/	

SME Financing	Underdeveloped regions	3,006.48	100%	54.48%	43.70%	/	/	/	6,279.4	2,300.79	304,711	/	 
	Female-owned	655.86	100%	11.88%	9.53%	/	/	/	1,410.5	533.91	94,537	/	 
	Youth-owned	12.13	100%	0.22%	0.18%	/	/	/	25.4	9.51	2,242	/	
	Start-ups	125.65	100%	2.28%	1.83%	/	/	/	267.4	99.44	8,522	/	
	Self-employed farmers	106.35	100%	1.93%	1.55%	/	/	/	198.2	79.42	2,352	/	

The columns in the impact table have the following meaning:
a/ Eligible category under the ICMA principles for green/social bonds and the LMA principles for green/social loans

b/ Eligible subcategory
c/ Amount legally committed by the issuer for portfolio components eligible for sustainable bond financing

d/ Share of total portfolio costs eligible for sustainable bonds
e/ Share of the total portfolio financed by the issuer (pro-rata approach)




f/ Share of the total portfolio according to the planned allocation: 40% green financing / 60% social financing

g/ Impact indicators:
• GHG emissions reduced/avoided (tCO₂e/year);
• installed capacity (MW);
• annual energy reductions (MWh/year);

• contribution to Romania's gross output (EUR million);
• contribution to GVA (EUR million);
• workers supported (#);
• other specific indicators (healthcare, education).

*EUR/RON = 5.0985 as of 31.12.2025
**GVA = gross value added



Eligible project Category	Eligible Project Subcategory	Eligible portfolio	Eligibility for Sustainable Bonds	Share of total financing – prorata	Share of Total Financing for the Bonds: XS2724401588 - EUR 500 m XS2908597433 - EUR 700 m XS3109437387 - RON 1,500 m	Estimated GHG Emissions, reduced/avoided	Total Installed capacity	Estimated annual energy savings	Total contribution to Romania's Gross output	Total contribution to Romania's GVA**	Workers supported	Other Indicators (Healthcare & Education)	SDG Contribution (Sustainable Development Goals)
a/	b/	c/	d/	e/	f/	g/	g/	g/	g/	g/	g/	g/	
🏥 Access to Healthcare	Healthcare Facilities	143.88	100%	2.61%	2.09%	/	/	/	/	/	/	7,144 beds	
	Primary Care facilities	49.59	100%	0.90%	0.72%	/	/	/	/	/	/	1,923,774 patients	
	Palliative care facilities	5.29	100%	0.10%	0.08%	/	/	/	/	/	/	1,060 beds	
	Dialysis and oncology facilities	22.33	100%	0.40%	0.32%	/	/	/	/	/	/	562 beds	
🏫 Access to Education	Education Facilities	0.12	100%	0.00%	0.00%	/	/	/	/	/	/	1 project	 
Total		5,518.38	100%	100%	100%	474,446.19	743.26	119,558.10	8,180.85	3,023.07	412,364		

The columns in the impact table have the following meaning:

a/ Eligible category under the ICMA principles for green/social bonds and the LMA principles for green/social loans

b/ Eligible subcategory
c/ Amount legally committed by the issuer for portfolio components eligible for sustainable bond financing

d/ Share of total portfolio costs eligible for sustainable bonds
e/ Share of the total portfolio financed by the issuer (pro-rata approach)

f/ Share of the total portfolio according to the planned allocation: 40% green financing / 60% social financing

g/ Impact indicators:
• GHG emissions reduced/avoided (tCO₂e/year);
• installed capacity (MW);
• annual energy reductions (MWh/year);

• contribution to Romania's gross output (EUR million);
• contribution to GVA (EUR million);
• workers supported (#);
• other specific indicators (healthcare, education).

*EUR/RON = 5.0985 as of 31.12.2025
**GVA = gross value added

Impact per € mln of outstanding BT Sustainability Bonds

(40/60 green/social allocation)

🌱 Green Impact	p/€ mln impact tones of CO ₂ /year	136.46
	p/€ mln impact MWh of energy savings/year	34.39
🏠 Social Impact	p/€ mln impact – Total contribution to Romanian gross output (EUR m)	1.19
	p/€ mln impact – Total contribution to Romanian GVA (EUR m)	0.44
	p/€ mln impact – number of supported workers	59.95
	p/€ mln impact # of patients (primary care facilities)	279.64
	p/€ mln impact # of beds (healthcare & Palliative care)	1.19
	p/€ mln impact # dialysis & oncology facilities	0.0817
	p/€ mln impact # of education facilities	0.0001

Ensuring Integrity through the CAFI Platform

The climate impact of green loans granted to corporate clients is assessed and quantified through the Climate Assessment for Financial Institutions (CAFI) platform, which was developed by the International Finance Corporation (IFC) within the World Bank Group. CAFI offers a standardized methodology that is validated by external auditors and recognized internationally. This methodology allows for:

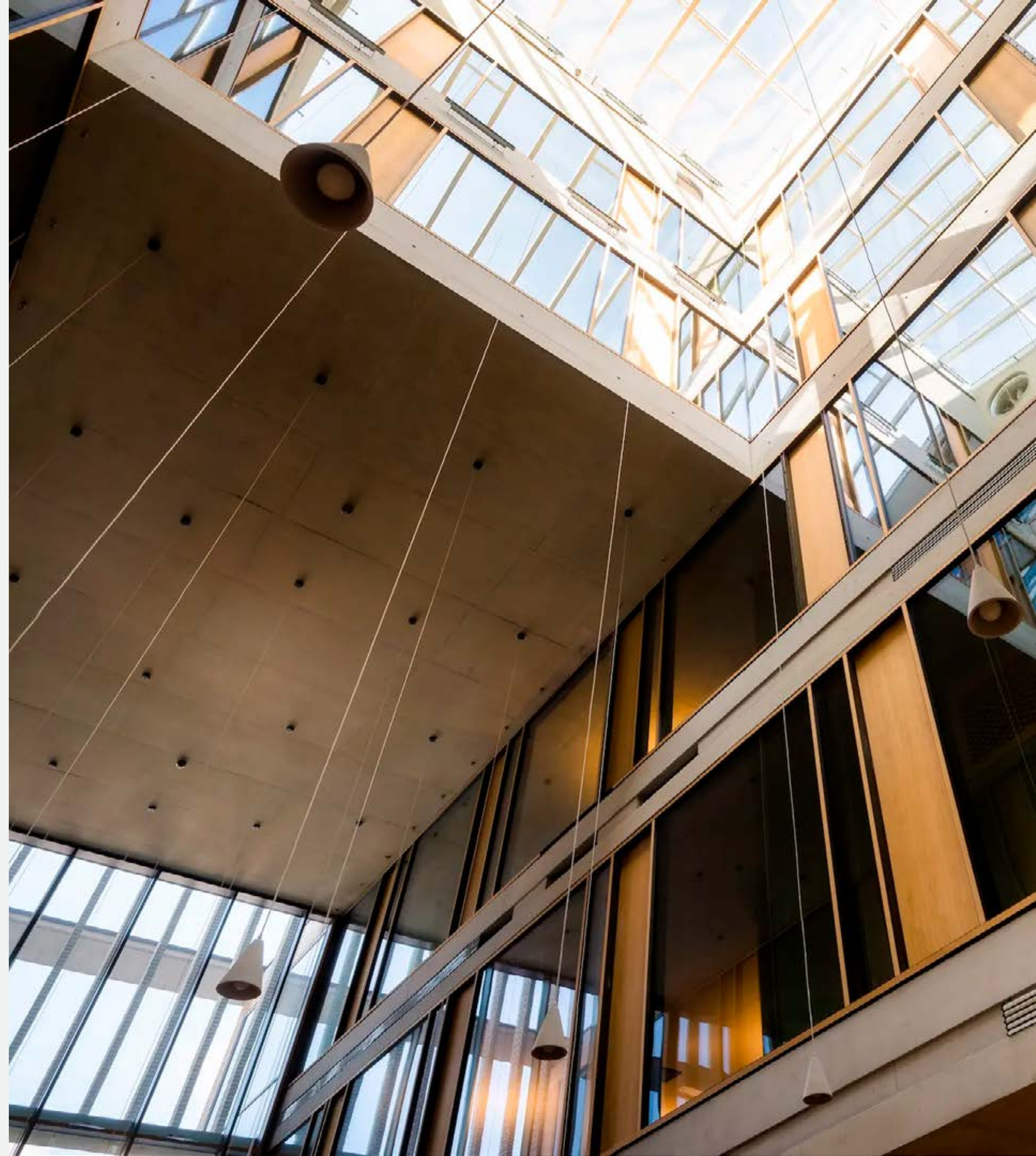
- Assessment of the climate eligibility of each financed project.
- Quantification of environmental impact, GHG emissions avoided and energy savings.
- Classification of loans into relevant climate categories: green buildings, renewable energy, energy efficiency, clean transport, water and wastewater, climate adaptation, blue finance.

Currently, over 250 financial institutions in 44 countries use the platform, which ensures the comparability of impact assessments between issuers. At Banca Transilvania, the implementation of CAFI is reflected in several concrete operational commitments:

- Over 60 employees have been trained to use the platform.
- Each eligible loan is assessed individually through CAFI, marked in internal systems, and monitored throughout its entire term.
- This report includes loans for green buildings, renewable energy, and clean transportation because these categories strongly align with the Sustainable Finance Framework's criteria.

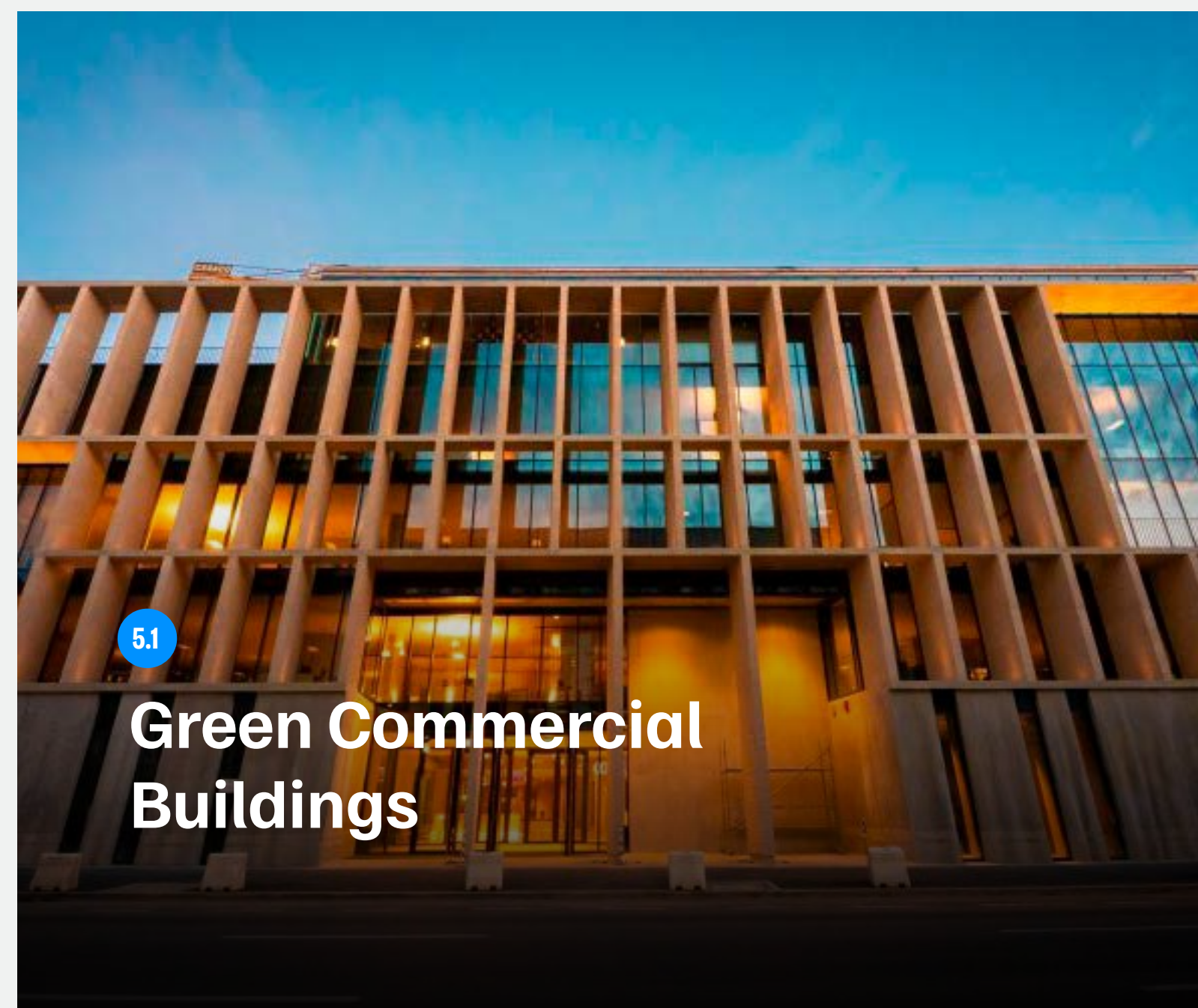
5. ELIGIBLE GREEN LOANS PORTFOLIO

- 5.1 Green Commercial Buildings
- 5.2 Renewable Energy
- 5.3 Clean Transportation
- 5.4 Green Corporate Loans:
Impact Methodology
- 5.5 Green Residential Buildings



Green financing is not a separate segment of Banca Transilvania's activity. It is integrated into the bank's capital allocation logic and reflects its positioning as an active participant in Romania's climate transition. As the commitments made under the European Green Deal translate into concrete requirements for the real economy, BT directs financial resources toward the sectors with the highest decarbonization potential and measurable long-term impact.

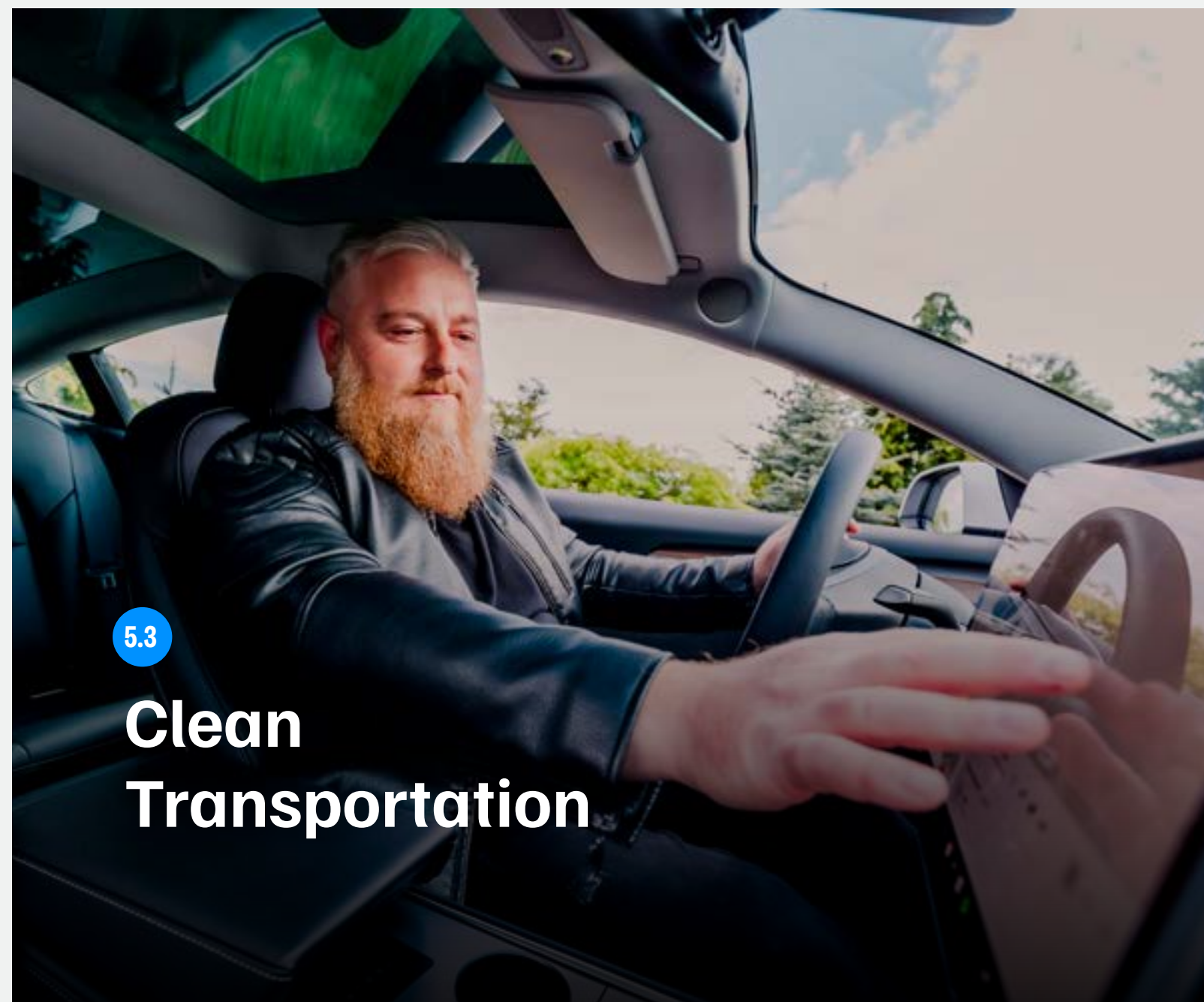
BT allocates resources based on the UN Sustainable Development Goals, prioritizing sectors where private capital can most effectively accelerate the transition, such as energy efficiency in buildings, renewable energy production, clean mobility, and the sustainable use of natural resources.



Green Commercial Buildings



Renewable Energy



Clean Transportation



Green Corporate Loans: Impact Methodology



Green Residential Buildings

GREEN COMMERCIAL BUILDINGS

The construction sector is one of the largest energy consumers and GHG emission generators globally, but also one of the sectors with the highest potential for carbon footprint reduction through interventions at the design, construction and operation stages. Banca Transilvania finances commercial real estate projects certified under BREEAM, LEED or EDGE standards, or other internationally or nationally recognized frameworks (Green Homes, NZEB, Romanian EPC), which validate energy performance and the responsible use of resources.



- The financing of these projects pursues three clear operational objectives:
- Reduction of GHG emissions through energy-efficient design and optimized operation.
 - Improving the energy performance of buildings and reducing operational costs for users.
 - Promoting sustainable construction practices and the responsible use of materials and resources.



Beyond the direct climate benefits, certified green buildings generate tangible economic value: more resilient assets, reduced operating costs, higher quality work environments and a stronger positioning in light of future regulatory requirements. Each financed project thus contributes both to Romania's environmental objectives and to the long-term competitiveness of the local real estate market.

Allocation

As of 31 December 2025, the amount allocated from outstanding sustainable bonds to this category is EUR 268.20 million, covering 82 buildings with an aggregate area of 415,920 m².

Office buildings represent the dominant component (72% of value), followed by retail spaces (20%), hotels and manufacturing facilities.

EDGE and BREEAM certifications together cover over 68% of the allocated value, alongside one large-scale LEED project and 27 buildings assessed under the Romanian national energy performance certificate.

Eligible project Category	Eligible project Subcategory	Eligible project Subcategory Tip	Allocated amount	No. of buildings	Surface	Green Building Certification	Allocated amount	No. of buildings	Surface
			EUR mn	#	m ²		EUR mn	#	m ²
Green Buildings	Commercial	Hotels	9.84	19	45,173	BREEAM	89.25	11	118,515
		Office buildings	193.52	14	227,231	EDGE	96.19	29	162,308
		Manufacturing facilities	9.66	10	39,798	LEED	61.24	1	23,635
		Educational facilities	1.36	3	7,238	GREEN HOMES CERTIFICATION*	12.61	9	44,825
		Medical facilities	0.82	5	2,453	NZEB-10%	1.54	5	9,333
		Sports facilities	0.14	2	850	ROMANIAN EPC	7.37	27	57,303
		Retail spaces	52.85	29	93,178				
Total			268.20	82	415,920	Total	268.20	82	415,920

*Exposures related to buildings certified under the Green Homes Certification programme are presented solely for informational purposes to ensure transparency regarding the structure of the portfolio. These exposures are not eligible under the Sustainable Financing Framework and are not considered when assessing the allocated portfolio's eligibility. At the time the Framework was defined, this type of certification was not yet available and, therefore, was not included in the list of eligible certifications set out therein.

Long-term Value of the Green Portfolio

Financing commercial green buildings has effects that extend beyond any single project. A more energy-efficient real estate portfolio reduces pressure on distribution networks, lowers users' costs, and improves workspace quality of life. At the portfolio level, these effects combine to make a measurable contribution to decarbonizing the construction sector, which is one of the pillars of Romania's climate transition.

By applying rigorous eligibility criteria and using the CAFI platform for impact quantification and transparent reporting to investors, Banca Transilvania demonstrates that green financing can be both climate-relevant and responsible toward the integrity standards of the capital market.

Impact

The portfolio generated an estimated reduction of 6,435 tCO₂e/year and annual energy savings of 17,048 MWh/year, equivalent to approximately 24 tCO₂e and 64 MWh per EUR million financed.

Within this category, office and retail spaces account for over 74% of GHG emission reductions, with 2,753 tCO₂e/year and 2,130 tCO₂e/year respectively.

Eligible project Subcategory Tip	Green Buildings Certification	Allocated amount	Estimated annual GHG avoided/ reduced	Estimated annual energy savings
		EUR mn	tCO ₂ e/year	MWh/year
 Hotels	BREEAM	4.75	244	734
Hotels	GREEN HOMES	0.62	43	129
Hotels	NZEB-10%	0.07	20	145
Hotels	ROMANIAN EPC	4.41	596	1,885
Office buildings	BREEAM	76.17	889	2,678
Office buildings	EDGE	52.40	1,300	3,043
Office buildings	LEED	61.24	181	546
Office buildings	GREEN HOMES	3.31	347	1,046
Office buildings	ROMANIAN EPC	0.41	36	107

Manufacturing	BREEAM	8.34	108	325
Manufacturing	GREEN HOMES	0.03	21	64
Manufacturing	ROMANIAN EPC	1.29	451	207
Retail spaces	EDGE	43.79	1,980	5,337
Retail spaces	GREEN HOMES	8.64	141	425
Retail spaces	ROMANIAN EPC	0.42	9	28
Sports facilities	ROMANIAN EPC	0.14	12	35
Medical facilities	NZEB-10%	0.13	11	65
Medical facilities	ROMANIAN EPC	0.70	32	114
Educational facilities	NZEB-10%	1.35	6	92
Educational facilities	ROMANIAN EPC	0.02	8	43
Total		268.20	6,435	17,048



Green Buildings

Alecsandri Estates

The Landmark, Bucharest

Alecsandri Estates S.R.L. is a project company within the Vectr group, which owns and manages The Landmark office complex, located in the ultra-central area of Bucharest.

The project is recognized on the local office market as a landmark asset, with high potential for modernisation and improved operational and sustainability performance.

Banca Transilvania granted financing through which it took over the existing exposure to the project, facilitating a more efficient use of internal resources at Vectr group level. This financing created the necessary framework for accelerating an extensive technical and operational transformation process, supporting significant investments aimed at improving the asset's ESG performance.

Following this modernization process, The Landmark complex became a benchmark for sustainability and performance on the Romanian office market, obtaining the BREEAM In-Use – Outstanding certification, with a score of over 88% (6 stars), for both the Asset and Management components, as well as the WELL Health-Safety certification, which confirms high standards of health, safety and well-being for occupants.





Green Buildings



BE STRONG TENNIS

Atlas Academy

BE STRONG TENNIS is a company operating in the field of sports services and leisure activities, with a focus on tennis and football. In 2018, the company established ATLAS Academy, a tennis academy dedicated to training children and young people aged between 3 and 15, as well as providing a high-quality sports experience for adults passionate about tennis. Starting with 2019, the activity was expanded through the launch of the Football Academy, where children aged between 5 and 12 are trained. The academy benefits from the sporting expertise of Emil Săndoi, a renowned athlete, who holds the role of honorary president and coordinating coach.

The academy's activity includes performance assessment of participants, the development of individual training plans and participation in local and national competitions, carried out within a sports infrastructure that includes two tennis courts and two football/foot-tennis courts, as well as equipment dedicated to sports training.

The investment project supported by Banca Transilvania through financing aims at the development of a new building for a multifunctional sports center, designed as a modern space dedicated to promoting health and well-being within the local community. The center will provide accessible, high-quality sports and recreational facilities for a broad audience and will act as a catalyst for the development of sports activities and social interaction.

The building is designed as a green building, with energy performance exceeding the NZEB standard, conceived not only as a training facility but as a community hub that contributes to improving quality of life, encourages an active lifestyle and supports the development of sports talent among children and young people.



Viva Residence

proiect rezidențial verde

Viva Residence is one of the most dynamic residential developments in the southern area of Bucharest, located near Tudor Arghezi Park and the Apărătorii Patriei metro station. The project stands out through well-designed functionality and an efficient layout of buildings, reflecting the developer's vision of creating a sustainable, spacious, comfortable and safe residential community, harmoniously integrated into the urban environment.

Banca Transilvania granted an investment loan for the development of a new residential project, designed as a model for modern housing in Romania. The project is green pre-certified by the Romanian Green Building Council (RoGBC), a certification that confirms the integration of advanced construction and technological solutions aimed at energy efficiency and reducing environmental impact.

The residential complex benefits from an enhanced construction system, including high-performance building insulation, the use of renewable energy through photovoltaic panels installed on rooftops, underfloor heating systems and energy consumption monitoring. In addition, the project integrates large, glazed surfaces, LED lighting and electric vehicle charging stations, addressing the needs of residents adopting modern housing and mobility solutions. Through these features, Viva Residence contributes to the development of an energy-efficient living environment oriented towards long-term quality of life.

Allocation

Renewable Energy

Romania is experiencing an acceleration in its energy transition. Installed capacity from renewable sources is growing, national decarbonization objectives are becoming more ambitious, and the European regulatory framework — from the EU Taxonomy to the European Green Deal — is creating structural pressures on the allocation of private capital in the energy sector. Banca Transilvania positions itself as an active financier of this transition, with a portfolio that reflects the market's demand for green financing and the bank's capacity to rigorously structure and assess complex energy infrastructure projects.

BT Group's Sustainable Finance Framework defines renewable energy as one of the eligible categories, in accordance with the ICMA Green Bond Principles 2021 and the environmental objectives of the EU Taxonomy (Regulation 852/2020). Some of the net proceeds from the three sustainable issuances will be allocated to financing and refinancing projects that contribute to the transition toward a low-emission, climate-resilient economy.

Eligible Projects and Portfolio Structure

The portfolio includes projects for producing energy from photovoltaic (PV) solar sources and energy storage. Each project is evaluated using the CAFI platform to ensure compliance with internationally recognized climate finance criteria, including IFC and EBRD standards. This process allows for the rigorous quantification of environmental impact.

**RENEWABLE
ENERGY**



Contribution to Environmental and Energy Transition Objectives

The renewable energy loan portfolio generates measurable effects on three levels:



Reduction of GHG emissions –

quantified in tons of CO₂e avoided annually, calculated according to the impact methodology applied to the green corporate loan portfolio, detailed in the dedicated section of this report.



Supporting the national energy transition –

in line with Romania's decarbonization objectives, the European Green Deal and the commitments made under the Paris Agreement, integrated into BT's strategy through adherence to the UN Principles for Responsible Banking and to UNEP Finance Initiative.



Strengthening energy security –

by increasing installed capacity from domestic renewable sources and reducing exposure to the volatility of imported fossil fuel prices.

As of December 31, 2025, EUR 364.81 million was allocated from outstanding sustainable bonds to this category, distributed across 208 projects with a total installed capacity of 743 MW.

The portfolio is structured into four capacity bands that illustrate the diversity of financed project scales, ranging from installations of less than 5 MW (generally photovoltaic systems for industrial or commercial self-consumption) to utility-scale renewable parks with capacities exceeding 50 MW.

Projects with capacities above 20 MW account for approximately 78% of the allocated value, reflecting the portfolio's focus on assets with significant climate impact and complex financial structures.

Impact

The portfolio generated an estimated reduction of 457,288 tCO₂e per year, which is the largest contribution within the bank's entire green portfolio. This represents 98% of the total greenhouse gas (GHG) emissions avoided through green financing. This equates to approximately 1,253 tCO₂e avoided per million euros financed.

This impact calculation is based on two main indicators:

- installed capacity (MW) and
- estimated annual reduction in GHG emissions (tCO₂e/year).

It uses emission factors related to the replaced conventional energy, which are updated periodically in line with recognized international databases. The full methodology is detailed in the [Green Corporate Loans: Impact Methodology](#) → section of this report.

The 62% growth in the green corporate loan portfolio in 2025, reaching a balance of RON 4.3 billion, reflects the acceleration of green financing demand in the Romanian market and confirms Banca Transilvania's consolidated position as a strategic partner of the energy transition at the national level. The renewable energy category substantially contributes to this growth, both in terms of financing volume and climate impact, establishing BT as a leading private financier of renewable infrastructure in Romania.

Capacity classification	Allocated amount	Estimated annual GHG emissions avoided/reduced	Total Installed capacity
MW	EUR mn	tCO ₂ e/year	MWh
<5	66.81	67,431	72
5-20	15.04	36,294	45
20-50	214.21	229,745	400
≥50	68.75	123,818	226
Total	364.81	457,288	743



Renewable Energy



Nova Power & Gas

Energy Storage Project

Nova Power & Gas, a 100% Romanian company, electricity producer and supplier of natural gas and electricity, is one of the pillars of the E-INFRA Group, alongside Electrogrup, Direct One, Neticity and WESEE. Together, the group of companies provides some of the most advanced infrastructure services in energy, telecommunications, construction and energy solutions for sustainable cities in Romania. The Group has production capacities with an installed capacity of over 500 MW, while production from renewable sources alone exceeds 350 GWh per year.

The investment financed in 2025 aims at the financing/refinancing of the largest energy storage facility in Romania, located in Florești, with a storage capacity of 200 MW / 400 MWh.

The company's plans until 2028 include the development of a new 160 MW combined cycle gas power plant and the development of new energy storage facilities with a capacity of 600 MW / 1,200 MWh.

Casa Noastră

Casa Noastră, founded in 1995, is one of the most important PVC joinery manufacturers in Central and Eastern Europe, operating under the QFORT brand. The company produces and markets PVC windows and doors with insulating glass, with an extensive distribution network in Romania, Italy and France. Production takes place on 17 hectares in the village of Pielești, near Craiova, using state-of-the-art technologies to ensure premium product quality.

Casa Noastră has over 1,500 employees and more than 1,000 commercial partners across Europe, being one of the top ten exporters with Romanian capital. The company's vision is to become the leader of the window and door industry in Europe.

To support its sustainability and energy efficiency strategy, Casa Noastră benefited from financing from Banca Transilvania for the construction of a photovoltaic power plant on the roof of the production halls with a power of 6.4 MW. The electrical installation project is mainly intended for self-consumption.

The investment contributes significantly to environmental objectives by reducing annual carbon emissions by 4,113 tCO₂e.

Terra Wind Power SRL

Terra Wind Power SRL is a project company within the Monsson group, one of the most important developers of renewable energy projects in Romania, with a portfolio of over 2,700 MW developed, of which over 2,000 MW already built. Among its flagship projects are the Fântânele-Cogealac wind farm (600 MW), Pantelimon (123 MW), Crucea Nord (108 MW) and Mireasa (50 MW).

The Monsson Group offers comprehensive development, design and management services for renewable energy projects, and is also active as a trader and electricity supplier through Monsson Trading SRL. The group also invests in innovative off-grid and desalination solutions powered by renewable energy, as well as in vocational training in the RES field (solar, wind, hydro).

To support its latest initiative, Banca Transilvania granted a financing facility to Terra Wind Power SRL for the Lugoj 2 photovoltaic project, a 39 MW solar power plant located in the village of Victor Vlad Delamarina, Timiș County. Developed on 17 plots secured through superficies contracts, the project is designed to integrate a battery energy storage system (BESS) in a future phase, currently under authorization.

The project is expected to deliver substantial environmental benefits, with an installed renewable energy capacity of 39 MW and an annual reduction of 20,761.65 tCO₂e. This financing underscores the Monsson Group's role in expanding sustainable infrastructure and accelerating Romania's transition toward a low-carbon economy.

Allocation

Clean Transportation

Road transport is one of the main sources of GHG emissions globally, and decarbonizing commercial fleets is a structural component of any credible climate transition strategy. Through the Sustainable Finance Framework, Banca Transilvania supports the financing of zero-emission vehicles, in line with the ICMA Green Bond Principles 2021 and the environmental objectives of the EU Taxonomy on climate change mitigation.

Within the BT Group structure, clean transport financing is mainly managed through specialized leasing subsidiaries, which have the operational expertise needed to structure these transactions. The bank's direct exposure in this category therefore remains more limited

compared to the other green segments, without diminishing the strategic relevance of the commitment.

The portfolio presented in this report reflects exclusively the component allocated from the net proceeds of the sustainable bonds issued, in line with BT Group's Sustainable Finance Framework – not the entirety of the Group's exposure to the clean transport sector.

As of 31 December 2025, the amount allocated from outstanding sustainable bonds to this category is EUR 5.97 million, covering 117 zero-emission electric vehicles intended for corporate clients. The portfolio includes both light fleet vehicles and heavy commercial transport, with the first electric truck financed

through the Group's lending operations marking a concrete milestone of the commitment to logistics decarbonization.

The portfolio generated an estimated reduction of 1,001 tCO₂e/year, calculated using the CAFI methodology based on the comparison between the emissions of the financed electric vehicles and the reference scenario with equivalent conventional vehicles. This is equivalent to approximately 168 tCO₂ avoided per EUR million financed, the highest climate efficiency ratio within the bank's green portfolio, reflecting the direct impact of replacing the propulsion technology at the individual vehicle level.

**CLEAN
TRANSPORTATION**





Clean Transport

LG Trans

LG Trans is the largest SILO transport company in Romania, founded in September 2002. The company identified the opportunities of the silo transport market, exploiting this almost non-existent niche at the time. Starting with a single truck, LG Trans invested steadily, reaching a fleet of over 128 sets fully equipped for silo transport.

Although specialized in silo transport, the fleet is configured to also allow the transport of other types of goods, from construction materials (lime, cement, gypsum) to materials used in the chemical industry and animal feed. The company's main activity remains the road transport of powder goods in silo systems.

As part of its fleet modernization and decarbonization strategy, LG Trans obtained financing for the acquisition of its first electric truck, the MERCEDES eACTROS 600 – winner of the 2025 International Truck of the Year (IToy) award. This investment marks a significant step toward energy efficiency and emission reduction in heavy transport.

The electric vehicle is expected to contribute to an annual reduction of 16.25 tCO₂e, supporting LG Trans' broader commitment to sustainable logistics and environmental responsibility.



GREEN CORPORATE LOANS: **IMPACT METHODOLOGY**

The impact assessment methodology applied to the green corporate loan portfolio ensures a consistent, transparent, and comparable quantification of the environmental benefits generated by projects financed through the sustainable bonds issued by Banca Transilvania, as well as the consistency, transparency, and comparability of the reported indicators, in accordance with the ICMA principles on harmonized impact reporting.

The Assessment Tool: the CAFI Platform

The impact assessment is carried out through the CAFI platform, which enables both the validation of the climate eligibility of financed projects and the calculation of impact indicators specific to each category of green investments, using emission factors and standardized methodological assumptions, updated periodically in line with recognized international databases.



Methodological Principles

The approach used by Banca Transilvania is based on several fundamental principles that are applied uniformly across all categories of green corporate loans.

- Each project is assessed individually based on its specific technical and operational parameters rather than through portfolio-level extrapolations.
- Impact indicators are calculated ex ante based on estimated project characteristics and standardized, transparent, and externally verifiable methodological assumptions.
- The methodology eliminates the risk of double counting and ensures the bank's exposure is reflected exclusively. In the case of syndicated or co-financed transactions, BT's share in the financing structure is proportionally applied to both allocation and impact indicators.
- The reported indicators are limited to categories for which sufficient data and robust quantification methodologies exist, thus avoiding the reporting of estimates with a high degree of uncertainty.

Main Impact Indicators

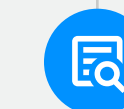
The methodology tracks three categories of impact indicators, applied differently depending on the type of project financed:



- **Estimated annual reduction in GHG emissions** (tCO₂e/year)
main indicator, applicable to all green corporate categories.
- **Installed capacity** (MW)
indicator specific to renewable energy projects, which quantifies the contribution to increasing clean energy production.
- **Estimated annual reduction in energy consumption** (MWh/year)
indicator specific to energy efficiency projects, including green commercial buildings.

Calculation Logic: The Baseline Scenario

Emission reductions are calculated by comparing the financed project scenario with a baseline scenario, which reflects conventional technology or the relevant energy mix in the absence of the investment. This approach ensures that the reported impact represents a real net benefit, not merely a description of the absolute performance of the financed asset.



- The practical application varies depending on the project category:
- **for renewable energy:**
the impact is determined based on the estimated green energy production and the emission factors related to the conventional energy replaced by the national energy mix.
 - **for green buildings:**
the methodology compares the estimated energy consumption of the certified building with the reference standards applicable to the building typology and location.
 - **for clean transport:**
the estimates reflect the emission reductions resulting from the use of electric vehicles compared to equivalent conventionally powered vehicles.

Role of Methodology in Internal Governance

Banca Transilvania uses this methodology not only as an external reporting tool, but also as an active mechanism for monitoring the quality and relevance of the green portfolio. Integrating impact assessment into credit analysis and approval processes contributes to a deeper understanding of the effects generated by the allocated capital and supports the building of a green portfolio with real and verifiable climate impact.

The indicators reported represent estimates based on assumptions and data available at the time of assessment. The methodology aims to apply prudent and transparent criteria, limiting reporting to what can be quantified with a reasonable degree of certainty, in line with the practices used in international sustainable bond markets and with the assurance standards of the external auditor.

GREEN RESIDENTIAL BUILDINGS

The residential sector is a key part of the climate transition. Housing accounts for a large portion of total energy consumption and greenhouse gas emissions associated with the built environment. In Romania, where the housing stock is diverse and often built to outdated energy standards, modernizing and improving the energy efficiency of housing can have a significant impact.

Through green mortgages, Banca Transilvania supports individuals' access to housing with superior energy performance, contributing to the accelerated maturation of the sustainable residential market in Romania. This category aligns with the BT Group's Sustainable Finance Framework criteria and the EU Taxonomy's environmental objectives of reducing energy consumption and associated emissions in the residential construction sector.

Eligibility is determined based on energy performance certificates (EPCs), relevant green certifications, or NZEB compliance. Banca Transilvania has invested in automated systems for collecting and processing energy certificates, improving the accuracy of portfolio assessment and the transparency of reporting to investors.

The portfolio presented below reflects the component allocated exclusively from the net proceeds of the sustainable bonds issued, in line with the BT Group Sustainable Finance Framework, not the entirety of the green mortgages on the bank's balance sheet. At the new production level, green mortgages represented approximately one in five mortgage loans granted by the bank in 2025, confirming the consolidation of this category in the retail financing structure.



Allocation

As of December 31, 2025, EUR 751.73 million was allocated from outstanding sustainable bonds to this category, distributed across 16,977 mortgage loans with an aggregate financed area of 1,208,424 m².

Apartments represent the majority, with EUR 586.11 million distributed through 14,165 loans. Individual houses contribute EUR 165.62 million through 2,812 loans.

The geographical distribution reflects the concentration of the sustainable residential market in major urban centers: Bucharest and Ilfov account for 52% of the allocated value together, followed by Constanța, Timiș, and Cluj.

Eligible project Category	Eligible project Subcategory	Eligible project Subcategory Type	Allocated amount	No. of loans	Floor area
			EUR mn	#	m ²
🌱 Green Buildings	Residential	Apartment	586.11	14,165	829,226
		House	165.62	2,812	379,198
Total			751.73	16,977	1,208,424

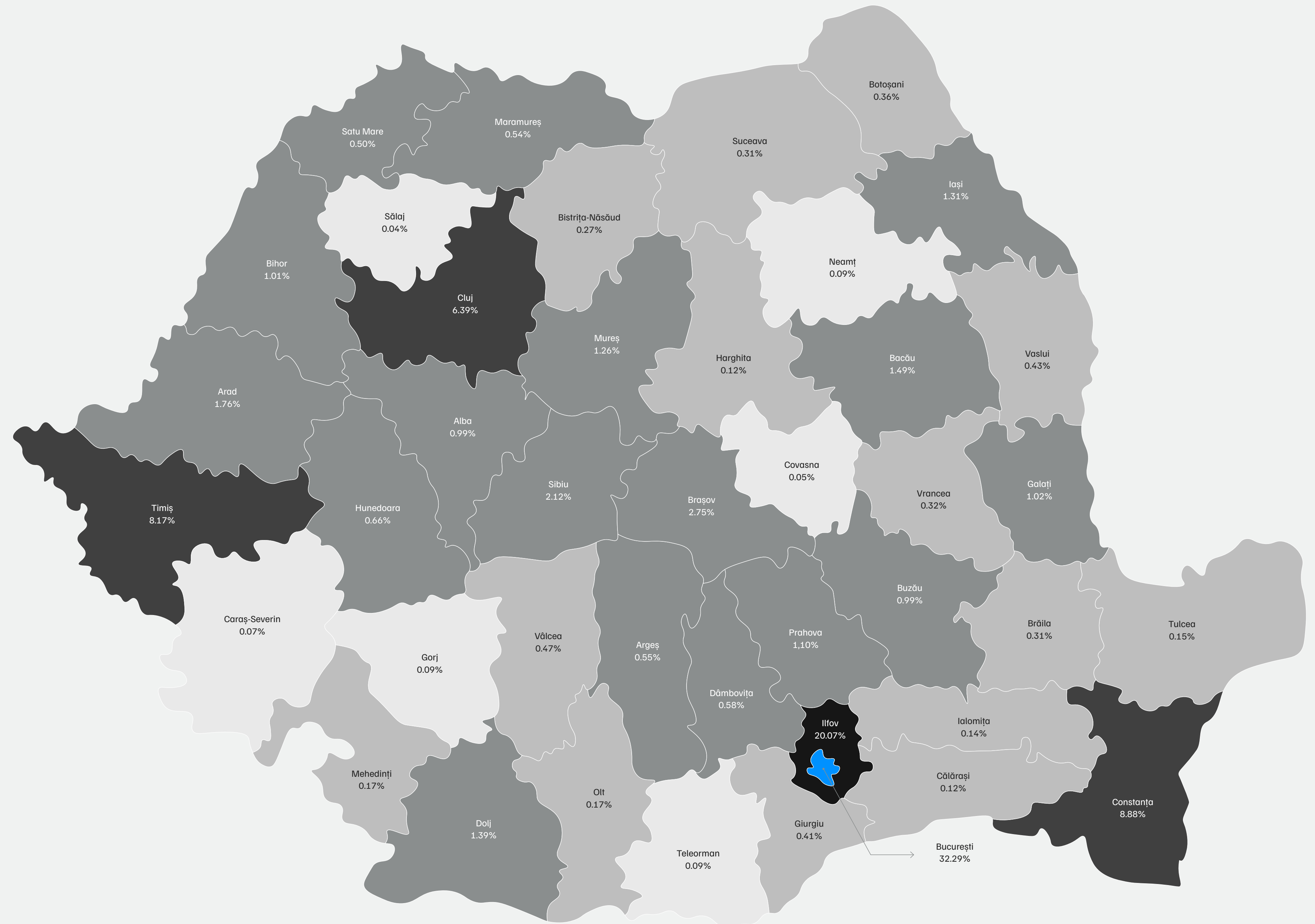


Geographic Distribution of Allocated Green Mortgage Value



Share of outstanding amount

%

- 0.04% - 0.09%
- 0.10% - 0.49%
- 0.50% - 5.99%
- 6.00% - 19.99%
- 20.00% - 29.99%
- >30.00%



Impact

Eligible project Subcategory Type	Estimated annual GHG emissions reduced/avoided <small>tCO₂e/year</small>	Estimated Annual energy savings <small>MWh/year</small>
 Apartment	6,985.76	73,392
 House	2,735.99	29,118
Total	9,721.75	102,510

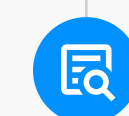
The portfolio generated an estimated reduction of 9,722 tCO₂e/year and annual energy savings of 102,510 MWh/year, equivalent to approximately 13 tCO₂e and 136 MWh per EUR million financed.

Impact Assessment Methodology

The environmental performance assessment of the green residential building portfolio is based on information collected from energy performance certificates (EPCs) provided by clients. The analysis uses the following elements, where available:

- Final energy consumption (kWh/m²/year);
- Usable area of the property (m²);
- Specific CO₂ emissions (kg CO₂/m²/year).

When CO₂ emission values were not available in the energy certificates, they were estimated using data and factors related to the carbon footprint calculation carried out on December 31, 2025, in accordance with the PCAF methodology.



Additional information on the approach used is presented in the [2025 Sustainability Report](#).

To determine the net impact of the portfolio, the energy performance of the financed properties was compared with reference values representative of Romania's residential stock. These reference values were derived from the 2021 European Odyssee database.

- Reference value for emissions: 39 kg CO₂/m²/year;
- Reference value for final energy consumption: 265 kWh/m²/year.

These values reflect the estimated average performance of residential buildings in Romania and serve as a basis for evaluating the emission reductions and energy savings generated by the green mortgage portfolio.

To ensure proportional attribution of impact, the calculation includes an attribution factor for each financed property. This factor reflects the ratio of the financed exposure to the property's total estimated value.

6. ELIGIBLE SOCIAL LOANS PORTFOLIO

- 6.1 SME Lending
- 6.2 Access to Healthcare
- 6.3 Access to Education





SME LENDING

SME Lending

For Banca Transilvania, financing small and medium-sized enterprises is not a social category added to a sustainable bond programme – it is the most direct expression of the bank's mission toward the real economy.

Romania is an entrepreneurial economy at its core. SMEs generate most private-sector employment, sustain economic activity in regions with limited access to capital, and represent the backbone of local communities.

Through its sustainable bond program, BT primarily channels capital toward SME segments that are highly relevant to society and the economy: firms in disadvantaged regions, women entrepreneurs, first-time young entrepreneurs, start-ups, and independent farmers. This contributes to reducing economic inequalities and supporting financial inclusion at the national level.

Definition of SMEs Used in the Report

For the purposes of this report, the definition of SMEs is aligned with the European Commission Recommendation on the classification of small and medium-sized enterprises. The classification operates at three levels – micro, small and medium – based on three cumulative criteria:

- number of employees,
- annual turnover and
- total assets.

The information used is collected and stored in the bank's operational systems, based on the corporate documentation provided by clients.

Company category	Headcount	Turnover	or	Total balance sheet
Medium-sized	< 250	≤ € 50 m		≤ € 43 m
Small	< 50	≤ € 10 m		≤ € 10 m
Micro	< 10	≤ € 2 m		≤ € 2 m

Identification of Disadvantaged Regions

The regional dimension of the social impact is determined based on the entity's registered office, using the company's registration location and the NUTS 2 classification (2021). Regions are considered eligible if their GDP per capita is below the national average and their purchasing power standard is below 75% of the EU-27 average relative to GDP per capita.

This approach ensures that financing reported in the "underdeveloped regions" subcategory generates real, additional social impact by directing capital to areas with greater financing needs and stronger economic multiplier effects.

Identification of Social Subcategories

The subcategories included in the SME social portfolio are determined based on information regarding the shareholder structure and operational characteristics of financed companies, stored in the bank's internal systems. The methodology aims at rigorous identification of each subcategory, based on objective and verifiable criteria:



The practical application varies depending on the project category:

- **Women-owned companies:** identified based on the gender of majority shareholders, in accordance with the corporate documentation available in the bank's systems.
- **Youth-owned companies:** identified based on shareholders' age; this subcategory does not require majority ownership, but rather the significant presence of young shareholders in the ownership structure.
- **Start-ups:** identified based on the company's date of incorporation, in accordance with the criteria set out in the Sustainable Finance Framework.
- **Independent farmers:** defined in this report as persons registered in the National Trade Registry under the legal form of authorized individual (PFA) or sole proprietorship (II).

Regarding the independent farmers category, it is important to note that the methodology used is not fully aligned with the classifications applied in other reporting contexts, including those used in reporting to regulatory authorities. Inclusion in this subcategory is based on operational criteria regarding the size of the activity and the income generated, including information that does not exclusively come from the entity's financial statements. This methodological clarification is mentioned in the spirit of transparency toward investors and consistency with the harmonized reporting practices promoted by ICMA.

Allocation

As of December 31, 2025, EUR 3,906.47 million was allocated from outstanding sustainable bonds to the SME category, distributed across 112,913 eligible loans.

The dominant subcategory is SMEs in underdeveloped regions, which received EUR 3,006.48 million — 77% of the total allocated to the category. This reflects BT's sustainable bond program's deliberate orientation toward financing entrepreneurship in areas with limited access to capital.

Women-owned companies contribute €655.86 million (16.8% of the total), and start-ups, independent farmers, and youth-owned companies complete the social portfolio structure with €125.65 million, €106.35 million, and €12.13 million, respectively.

Impact

The assessment of the economic and social impact generated by the SME loan portfolio was carried out by Cambridge Econometrics (CE), an independent consultant with internationally recognized expertise in economic modelling and the analysis of the impact of public policies and private capital flows.

The involvement of an independent external evaluator is a deliberate component of Banca Transilvania's reporting architecture, not a formality, and reflects the commitment to the credibility and verifiability of the social indicators reported.



Objectives of the Analysis

The analysis aims to estimate the aggregate contribution of the loan portfolio to the Romanian economy on two fundamental dimensions: the gross value added (GVA) generated and the employment supported. These two indicators capture, together, both the economic dimension of the impact – the capacity of the financed companies to create value in the economy – and the social dimension, through the lens of the number of jobs supported directly and indirectly through the entrepreneurial activity financed by the bank.

Methodology: Input-Output Analysis

The analytical framework used by Cambridge Econometrics is based on input-output (I-O) modelling, an established methodology for assessing the broad economic effects of investments and financing flows. The I-O model maps the interdependencies between economic sectors – how the activity of one industry generates demand for the products and services of others – and enables the estimation of propagated effects throughout the economy as a result of the activity of the financed companies.



The analysis quantifies three distinct levels of economic impact:

- **Direct impact:**

the effects generated directly by the economic activity of the SMEs in the financed portfolio: the output produced, the value added created and the jobs supported at the companies that are the beneficiaries of Banca Transilvania's loans.

- **Indirect impact:**

the effects propagated through the supply chains of the financed companies, reflecting additional purchases of goods and services made by their suppliers as a result of their economic activity.

- **Induced impact:**

the effects generated by additional consumption by the employees supported directly or indirectly, who in turn stimulate demand in the wider economy and generate additional economic activity in the consumer goods and services sectors.

The sum of the three levels of impact provides a comprehensive picture of the broad contribution of the loan portfolio to the Romanian economy – a perspective that goes beyond the immediate effects visible at the individual financed company level and captures the economic multiplier effects generated throughout the entire system.

The database used to calibrate the model is the input-output table for the Romanian economy for the year 2020, updated with adjustments for inflation effects and the sectoral productivity developments recorded up to the reporting date.

Methodological Limitations

Transparency toward investors requires an explicit presentation of the inherent limitations of the used methodology. The reported employment indicators do not distinguish between newly created jobs and existing jobs that were maintained due to access to financing. In practice, financing has a dual impact: some SMEs use the capital to expand and hire new staff, while others use it to maintain their activity and preserve existing jobs that might have been lost in the absence of financing.

Therefore, the reported employment indicators should be interpreted as an estimate of the labor supported by the bank's loan portfolio – a broader concept than jobs created – which more accurately reflects the true role of bank financing in the real economy. It is not only an engine of growth but also an anchor of economic stability for the communities and sectors it serves.

Portfolio Impact by General Sectors

Sector	NACE 1-digit	Total gross output impact		Total GVA* Impact		Total employment impacts		Total SME employees	
		EUR, million	% of total	EUR, million	% of total	000s	% of total	000s	% of total
Agriculture etc.	A	947.2	11.6	436.7	14.4	81.7	59.0	28.3	6.9
Extractive-related activities	B	48.4	0.6	28.0	0.9	0.4	0.3	2.2	0.5
Manufacturing	C	1,160.4	14.2	371.7	12.3	11.7	8.5	77.0	18.7
Electricity, gas & water	D-E	256.0	3.1	84.5	2.8	1.4	1.0	5.8	1.4
Construction	F	519.6	6.4	152.9	5.1	3.9	2.8	62.0	15.0
Distribution	G	1,390.7	17.0	596.8	19.7	16.8	12.2	91.7	22.2
Transport &Storage	H	547.4	6,7	206.3	6,8	5.1	3.7	50.3	12.2
Accommodation & food services	I	283.4	3.5	127.1	4.2	4.6	3.4	32.7	7.9
Information & communications	J	258.2	3.2	146.8	4.9	1.1	0.8	5.7	1.4
Financial & Business Service	K-N	1,186.0	14.5	619.0	20.5	4.5	3.2	36.0	8.7
Public Administration	O-Q	296.8	3.6	185.4	6.1	5.9	4.2	13.4	3.3
Other Services	R-U	131.4	1.6	68.1	2.3	1.3	1.0	7.1	1.7
Compensation of employees	-	1,155.3	14.1	-	-	-	-	-	-
Total		8,180.8	100.0	3,023.1	100.0	138.4	100.0	412.4	100.0

Portfolio Impact Summary

Impactul	Gross Output	GVA*	Employment	GDP**
	EUR, million	EUR, million	000s	EUR, million
Direct	3,906.5	1,596.7	94.4	1,772.3
Indirect	2,113.3	934.0	28.0	1.036.7
Indus	2,161.1	492.4	16.0	546.6
Total	8,180.8	3,023.1	138.4	3,355.6

*GVA = Gross Value Added

**GDP = Gross Domestic Product

Health is one of the fundamental dimensions of social impact that Banca Transilvania pursues through its sustainable bond program.

Financing medical infrastructure is not a category that was strategically added to an ESG report – it reflects a long-standing commitment to one of the most important and vulnerable sectors of the Romanian economy.



Structural Context of Family Medicine in Romania

Romania's primary care system is in the midst of a structural crisis that shows no signs of improving. According to data from CNAS, as of December 31, 2025, 1,055 localities recorded a shortage of family doctors, and an additional 1,473 doctors were needed to meet existing demand. Of these localities, 175 had no family medicine services, and the rest had an insufficient number of doctors relative to their population.

Compared to the end of 2024, when around 1,000 localities recorded shortages and 1,502 positions remained unfilled, the situation has remained practically unchanged. This indicates a worrying stagnation of the system's capacity to regenerate.

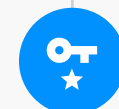
Demographic pressure exacerbates this situation: approximately 50% of active family doctors are approaching retirement age, and medical emigration continues to reduce the number of specialists available to the local system. There are around 10,300 family medicine practices nationwide, which is an insufficient number relative to population needs and fragile in the face of the anticipated wave of retirements.

Healthcare Division

18 Years of Specialized Partnership

Banca Transilvania recognized these realities 18 years ago, building the most specialized financing vehicle for the medical community in the Romanian banking system: the Healthcare Division (DPM). DPM does not offer generic banking products under a new name – it has developed financing solutions that are simple, fast and adapted to the specifics of the income, investments and activity cycles in the medical sector.

As of 31 December 2025, BT serves approximately 4,500 family medicine practices, representing ~44% of the total of ~10,300 practices existing at the national level – a market share that reflects the real depth of the partnership between the bank and the medical community.



DPM indicators as of

31 December 2025

Active legal-entity clients:

34,667

+8.5% versus 2024

New production 2025:

RON 1.6 billion

+33% versus 2024

Loan balance as of
31 December 2025:

RON 2.37 billion

Client deposits as of
31 December 2025:

RON 2.99 billion

The 33% increase in new production compared to the previous year and the expansion of the active client base by more than 2,700 legal entities in a single year confirms that DPM is not a stable partnership – it is one in acceleration.

In a sector where public funding remains insufficient and where many doctors face simultaneously excessive bureaucracy and the urgent need to modernize their practices, rapid access to capital adapted to the realities of the medical sector makes the difference between sustainable medical practice and one that stagnates or disappears.

BT Divizia Pentru Medici

De la BT, banca oamenilor
Intreprinzatori

DIVIZIA PENTRU MEDICI.RO

**Îi susținem pe
cei care susțin
România**

cu finanțări, produse
și servicii dedicate.

Dr. Maximilian Muntean

Medic specialist chirurgie plastică,
chirurgie estetică și
microchirurgie reconstructivă

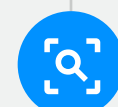


Eligibility and Portfolio Selection Criteria

For this report, the "Access to Healthcare" loan portfolio was constituted based on two criteria:

- inclusion in the Healthcare Division's managed portfolio and
- beneficiary affiliation with the national health system.

Applying both criteria simultaneously ensures that the reported financing demonstrably contributes to the population's access to essential medical services and not just to the commercial activity of the private healthcare sector in general.



The portfolio comprises four types of medical units, each with a distinct social impact profile:

- **Healthcare facilities**
support hospitalization and surgical intervention capacity for the population in the coverage areas.
- **Primary care units**
(family medicine practices) have the broadest impact in terms of the number of patients served and provide basic medical assistance to communities across all regions of the country.
- **Palliative care units**
support access to specialized care services for patients with chronic or terminal conditions, a chronically underfunded segment of the Romanian health system.
- **Dialysis and oncology centers**
contribute to expanding treatment capacity for conditions that significantly impact quality of life and survival rates.

All loans are individually marked in the bank's operational systems and monitored by DPM based on documentation provided by the beneficiary medical units.

Allocation

As of 31 December 2025, the total amount allocated from outstanding sustainable bonds to the "Access to Healthcare" category is EUR 221.10 million, distributed across 2,232 eligible loans.

Healthcare facilities (hospitals) represent the largest-value component, EUR 143.88 million through 577 loans, with a significant geographic concentration in Bucharest (47.9% of the total), reflecting the current structure of private hospital infrastructure in Romania.

Primary care units contribute EUR 49.59 million across 1,604 loans, with a more balanced national geographic distribution covering all 41 counties. Dialysis and oncology centers total EUR 22.33 million through 22 loans, and palliative care units EUR 5.29 million through 29 loans.

Impact

As of 31 December 2025, the portfolio supports 8,766 beds in the medical facilities financed – of which 7,144 in private hospitals, 1,060 in palliative care units and 562 in dialysis and oncology centers – and contributes to the capacity to serve 1,923,774 patients through the financed primary care units.

These figures do not represent simple portfolio statistics. Each bed supported through BT financing means a hospital's capacity to treat one additional patient. Each financed family medicine practice means a doctor who can invest in equipment, in space and in the continuity of their practice – ensuring the local community's access to basic healthcare for the years to come.

Impact Assessment Methodology

The social impact of financing in this category is quantified through indicators specific to the typology of each medical unit, collected directly from the loan beneficiaries:

- Number of beds supported in healthcare facilities and palliative care units, an indicator of the system's capacity to serve inpatients.
- Number of patients served annually in primary care units, an indicator of the population's access to basic medical care.
- Number of beds in dialysis and oncology centers, an indicator of specialized treatment capacity for conditions requiring long-term care.

Medical Structures – Allocation and Impact

Category / Geographic distribution	Outstanding balance	No. of loans	No. of beds
	EUR mn	#	#
Healthcare facilities	143.88	577	7,144
Alba	0.72	10	35
Arad	1.14	5	219
Argeş	1.07	10	12
Bacău	1.42	5	76
Bihor	6.83	59	200
Bistriţa-Năsăud	0.05	3	-
Botoşani	0.25	5	-
Brăila	0.02	1	-
Braşov	4.93	15	21
Bucureşti	68.92	162	4,716
Călăraşi	0.56	2	56
Cluj	13.21	40	278
Constanţa	5.87	13	95
Covasna	0.82	4	-
Dâmboviţa	0.67	8	50
Dolj	5.20	45	105
Galaţi	0.92	21	-
Gorj	1.24	11	-
Harghita	0.005	1	-
Hunedoara	0.09	5	-
Ialomiţa	0.06	4	-
Iaşi	12.07	50	318
Ilfov	0.35	6	-
Maramureş	4.75	19	328
Mehedinţi	0.02	1	5
Mureş	5.82	15	75
Neamţ	0.61	3	-
Olt	0.10	2	-
Prahova	1.40	4	323
Sălaj	0.02	1	50
Satu Mare	0.38	4	32
Sibiu	1.10	2	-
Suceava	0.39	8	52
Timiş	1.73	18	50
Tulcea	0.25	1	-
Vrancea	0.90	14	48
Palliative care centres	5.29	29	1,060
Arad	3.05	11	718
Bucureşti	0.50	5	85
Constanţa	1.19	1	-
Dolj	0.09	4	93
Iaşi	0.15	1	30
Suceava	0.15	1	50
Timiş	0.10	2	-
Vâlcea	0.07	4	84
Dialysis and oncology centres	22.33	22	562
Alba	1.19	2	22
Braşov	17.40	9	22
Dolj	1.07	4	128
Iaşi	0.09	2	350
Ilfov	2.56	4	-
Teleorman	0.02	1	40
Total	171.50	628	8,766

Medical Structures – Allocation and Impact

Outstanding balance

EUR mn

- 0.00 - 0.49
- 0.50 - 2.99
- 3.00 - 9.99
- 10,00 - 59,99
- >60,00

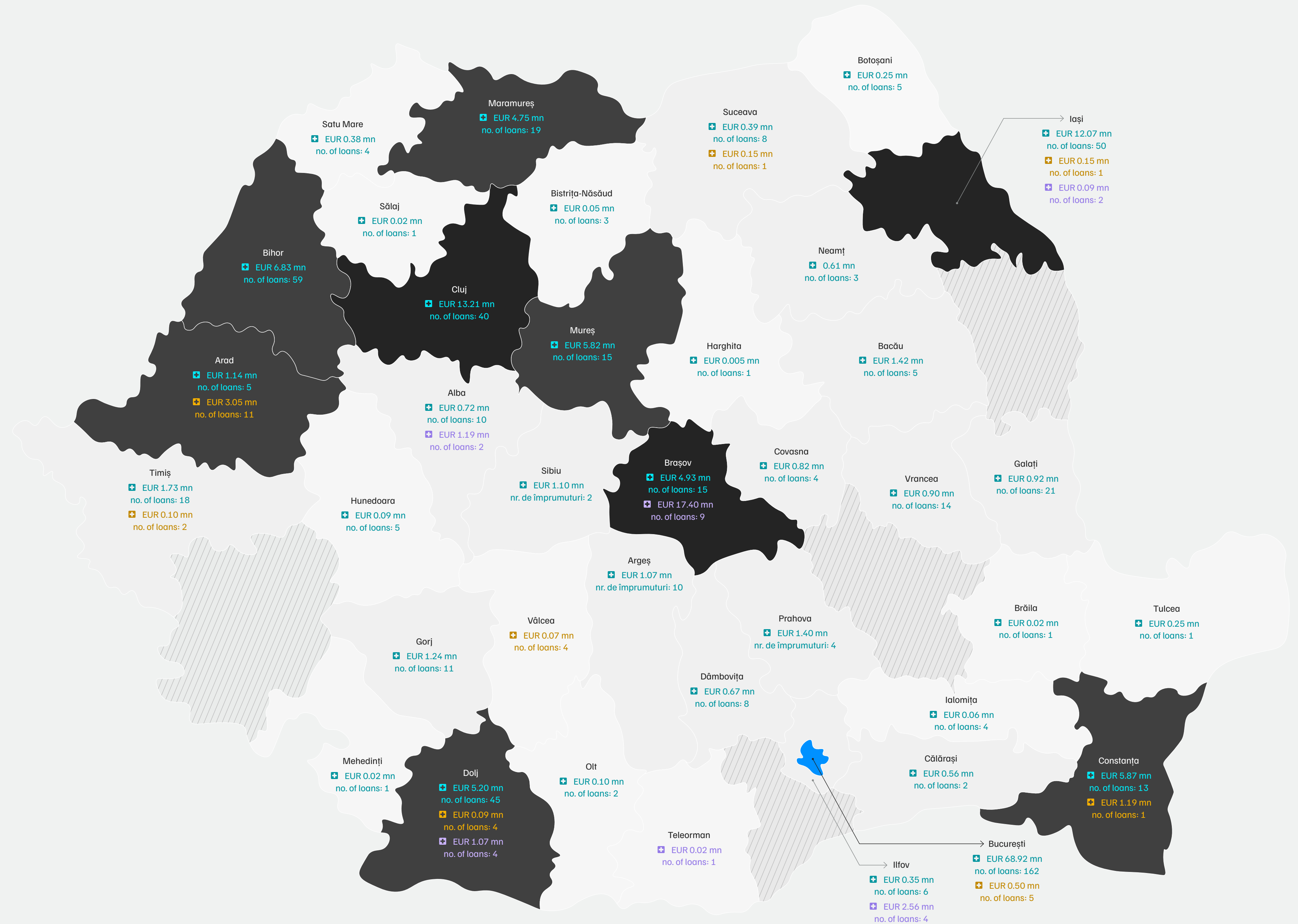
County

⊕ Category

Outstanding balance

No. of loans

- ⊕ Healthcare facilities
- ⊕ Palliative care centres
- ⊕ Dialysis and oncology centres



Total outstanding balance:

EUR 171.50 mn

Total no. of loans:

628

Medical Structures – Allocation and Impact

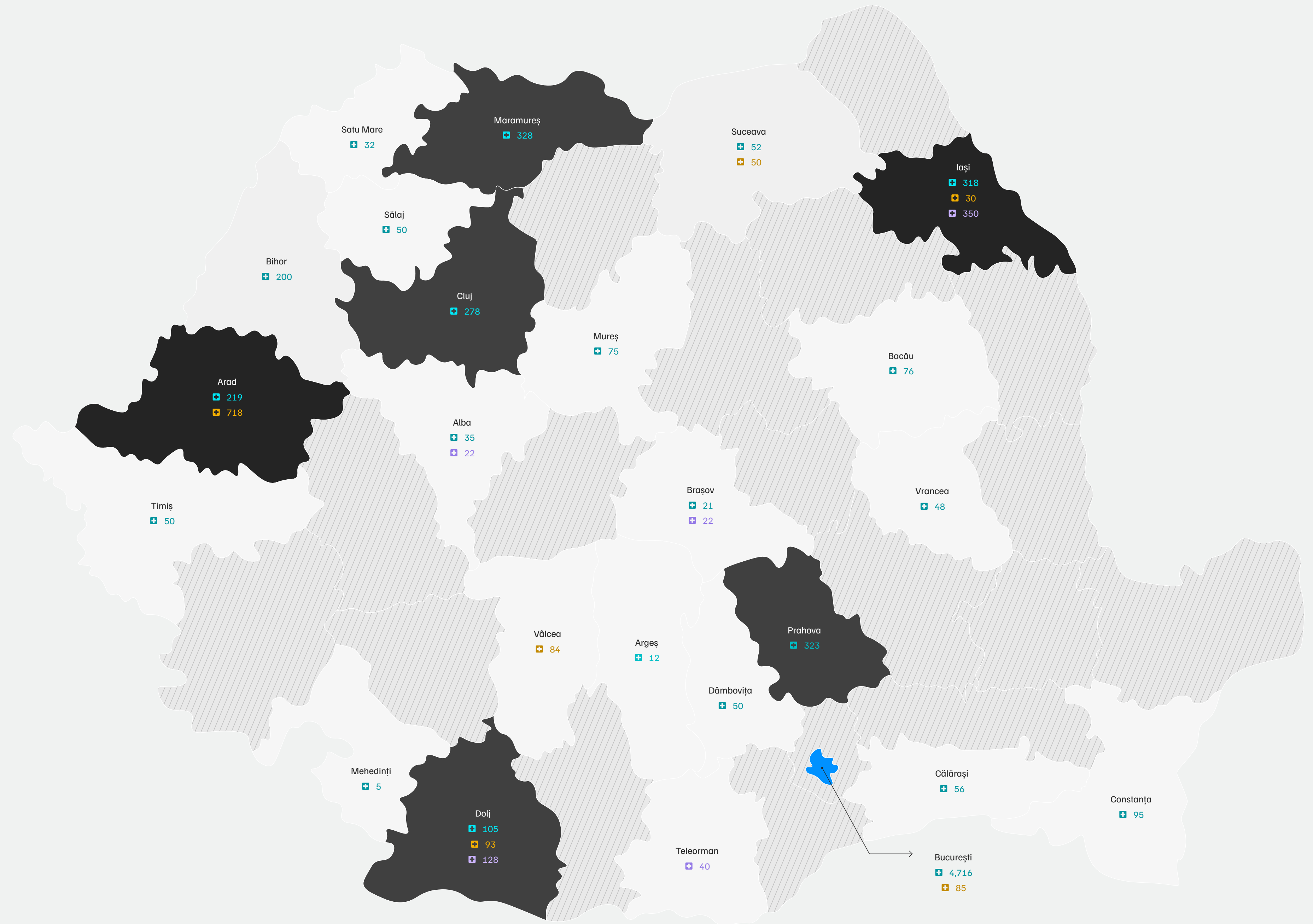
No. of beds

- 0 - 100
- 100 - 249
- 250 - 499
- 500 - 1,000
- >4,000

County

- ⊕ Category
- Nof. of beds

- ⊕ Healthcare facilities
- ⊕ Palliative care centres
- ⊕ Dialysis and oncology centres



Total no. of beds:
8,766



Medical Units



Scan Expert

Scan Expert is a medical company specialized in high-performance medical imaging, supporting the local healthcare system by providing fast, accurate and detailed diagnostic investigations. The company's activity is based on the use of state-of-the-art equipment with low energy consumption, complemented by advanced software and IT infrastructure, including AI-based image processing solutions.

The company provides medical imaging services both for emergency care units and on an outpatient basis, with a national presence through its centers located in Iași (two clinics), Pașcani (Iași County), Timișoara (two clinics), Roman, Galați, Brașov and Botoșani (two clinics), including through its group company Optim Diagnostic. This extensive network contributes to improving patient access to advanced imaging services across multiple regions of Romania.



Through financing provided by Banca Transilvania, Scan Expert has continuously expanded its technological capabilities, investing in modern medical imaging equipment such as magnetic resonance imaging (MRI), computed tomography (CT), ultrasound, radiology (X-ray), mammography and colonoscopy. To ensure broad accessibility of its services, the company has contracts in place with local Health Insurance Houses, facilitating patient access to reimbursed advanced imaging investigations. In this context, the development of capabilities and infrastructure dedicated to cardiac imaging represents one of the company's key strategic directions.

In 2025, Banca Transilvania financed the acquisition of state-of-the-art equipment enabling both standard and specialized imaging investigations, including:

- Cardiac stress MRI (myocardial perfusion with adenosine);
- Pelvic MRI with dedicated protocols for accurate diagnosis of endometriosis;
- MRI with sedation for pediatric patients;
- Digital mammography with 3D tomosynthesis.

Among the key equipment financed in 2025 are:

- Siemens MAGNETOM Vida 3 Tesla MRI, a high performance system equipped with BioMatrix technology, designed to automatically adapt to each patient's anatomical and physiological variability;
- Siemens MAGNETOM Sola 1.5 Tesla MRI, built on a high-performance platform integrating power, intelligence and processing speed;
- Siemens MAMMOMAT Revelation mammography system, enabling full 3D breast imaging through wide-angle (50°) tomosynthesis technology.

Through these investments and the integration of advanced imaging technologies, Scan Expert contributes to improving the quality of medical services, reducing diagnostic time and enhancing patient access to high-precision healthcare, supporting the development of a modern and efficient medical infrastructure.



Medical Units

Onco Systems S.R.L.

Iași Regional Oncology Institute

Onco Systems is a company specialized in the provision and implementation of integrated solutions for radiotherapy and oncology, operating in the high-technology medical equipment market. The company collaborates with leading international manufacturers and with both public and private medical institutions in Romania, contributing to the modernization of oncology infrastructure at national level.

Through its technical expertise and experience in complex projects, Onco Systems delivers end-to-end services, including equipment supply, installation, commissioning, medical staff training and specialized maintenance.

In 2025, Banca Transilvania provided financing to Onco Systems S.R.L. for the implementation of a project aimed at equipping the Regional Institute of Oncology Iași (IRO Iași) with the RADIXACT radiotherapy platform developed by ACCURAY, a state-of-the-art technology designed for advanced cancer treatment.



The RADIXACT system, equipped with SYNCHRONY technology, is among the most advanced radiotherapy platforms available globally. It integrates cutting-edge treatment planning and delivery technologies, enabling real-time adaptation to tumor position and movement, thus ensuring highly precise targeting of tumor formations. This technology enhances treatment effectiveness, reduces associated complications and improves long-term therapeutic outcomes, with a direct impact on patients' quality of life and survival rates.

The financing supports:

- Acquisition of the full RADIXACT system;
- Development and compliance of technical facilities;
- Installation and integration within the existing infrastructure of IRO Iași;
- Commissioning and clinical implementation;
- Training of medical personnel for the use of new technologies;
- Related services and technical support;
- VAT associated with the import of the equipment.

The investment contributes to increasing oncology treatment capacity in the North-East region by modernizing the Radiotherapy Laboratory within IRO Iași and equipping it with high-performance technology. The project will enable the Institute to provide more precise and effective treatment services, align with advancements in medical practice and respond adequately to the complex needs of oncology patients.

The project generates significant social impact through:

- Increased access to high-quality medical services for oncology patients in the North East region, enabled by the local availability of advanced radiotherapy technology;
- Improved precision and effectiveness of treatments, directly contributing to enhanced quality of life and improved survival rates;
- Modernization of the public healthcare system's technological base and alignment with international standards;
- Strengthening the role of the Regional Institute of Oncology Iași as a regional center of excellence in oncology care.





Medical Units



Medical Transylvania Center

Transilvania Hospital

Transilvania Medical Center represents the first Danish private investment in the medical sector in Romania and is a member of the Danish-Romanian Business Association. The organization has established itself as one of the leading providers of magnetic resonance imaging (MRI) services in Cluj Napoca, supported by high-performance equipment and a team of highly qualified radiologists.

Transilvania Hospital, developed as an integral part of this medical ecosystem, has become a benchmark both regionally and nationally since its opening, offering comprehensive and complex services, including outpatient consultations, laboratory testing, advanced medical imaging, surgical interventions and inpatient care. The building was designed and constructed from the outset as a hospital facility, with integrated infrastructure, medical equipment and operational layouts forming a unified system aimed at supporting medical excellence and high standards of care.

The hospital was built from the ground up, covering an area of approximately 2,500 sqm, and is designed to ensure efficient medical flows for both patients and medical staff, as well as a functional and comfortable environment. Its inpatient capacity allows for the simultaneous hospitalization of 44 patients, accommodated in single or double rooms. State-of-the-art technology is integrated across both the operating block and imaging infrastructure, with all equipment being of advanced standard.

The hospital is structured across six functional levels, as follows:

- Basement: staff facilities, technical equipment areas and the 3T MRI Imaging Center;
- Ground floor: emergency unit, patient reception, CT Imaging Center, elevator area and admissions office;
- 1st floor: conventional radiology (X-ray) center, RENAR-accredited laboratory, consultation rooms and inpatient wards;
- 2nd floor: inpatient wards;
- 3rd floor: operating block with two operating theatres, biplane angiography system for interventional radiology, sterilization area and Intensive Care Unit;
- 4th floor: administrative area, meeting rooms and medical rehabilitation facilities.

In 2025, Banca Transilvania provided an investment loan for the acquisition of a 4th-generation da Vinci® X 3D-HD robotic surgical system with four arms, including a full package covering installation, space assessment and servicing. The financing supported the implementation of a Robotic Surgery Program, based on a multidisciplinary approach (general surgery, urology, gynecology and thoracic surgery), involving three surgical teams enrolled in a Continuous Training Pathway, proctoring sessions and complementary equipment such as the AirSeal Intelligent Insufflator, DORA – OR Assistant and dedicated endoscopes.

Robotic surgery is a minimally invasive technique in which the surgeon controls a robotic system to perform highly precise interventions. The da Vinci technology accurately replicates the surgeon's movements and enables procedures in complex anatomical areas, offering enhanced control, visibility and safety, reducing the risk of complications and optimizing post-operative recovery. Through the introduction of this technology, Transilvania Hospital provides patients with access to complex surgical procedures performed with a high level of precision, safety and comfort, further strengthening its position as a provider of high-quality medical services.

Primary Care Units – Allocation and Impact

County	Outstanding balance	No. of loans	No. of patients	County	Outstanding balance	No. of loans	No. of patients	County	Outstanding balance	No. of loans	No. of patients
	EUR mn	#	#								
Alba	1.23	37	40,272	Dolj	4.49	129	101,864	Teleorman	0.08	8	5,080
Arad	1.54	36	9,000	Galați	1.12	43	65,613	Timiș	5.54	90	99,280
Argeș	2.46	53	71,700	Giurgiu	0.20	7	7,000	Tulcea	0.67	22	29,900
Bacău	0.30	17	40,340	Gorj	1.29	58	48,876	Vâlcea	0.59	24	26,000
Bihor	2.16	74	49,267	Harghita	0.21	5	-	Vaslui	0.21	11	14,890
Bistrița-Năsăud	0.62	21	44,868	Hunedoara	0.20	14	18,820	Vrancea	1.53	49	84,951
Botoșani	0.42	26	60,050	Ialomița	0.05	9	2,500	Total	49.59	1,604	1,923,774
Brăila	0.50	27	61,565	Iași	3.48	111	115,480				
Brașov	1.82	59	66,589	Ilfov	0.39	21	32,715				
București	1.95	70	56,080	Maramureș	1.15	37	64,500				
Buzău	0.44	25	61,444	Mehedinți	0.56	17	31,336				
Călărași	0.19	7	6,100	Mureș	2.61	94	52,128				
Caraș-Severin	0.71	11	9,865	Neamț	0.71	39	69,436				
Cluj	0.64	40	51,265	Olt	0.97	43	52,667				
Constanța	3.55	77	50,157	Prahova	0.76	34	67,648				
Covasna	0.16	11	19,300	Sălaj	0.97	54	88,300				
Dâmbovița	0.86	33	47,400	Satu Mare	1.00	17	25,000				
				Sibiu	1.13	39	62,328				
				Suceava	0.13	5	12,200				

Primary Care Units – Allocation and Impact

Outstanding balance

EUR mn

- 0.00 - 0.09
- 0.10 - 0.49
- 0.50 - 0.99
- 1.00 - 1.99
- 2.00 - 2.99
- 3.00 - 3.99
- 4.00 - 4.99
- >5.00

County

Outstanding balance
No. of loans



Total outstanding balance:

EUR 49.59 mn

Total no. of loans:

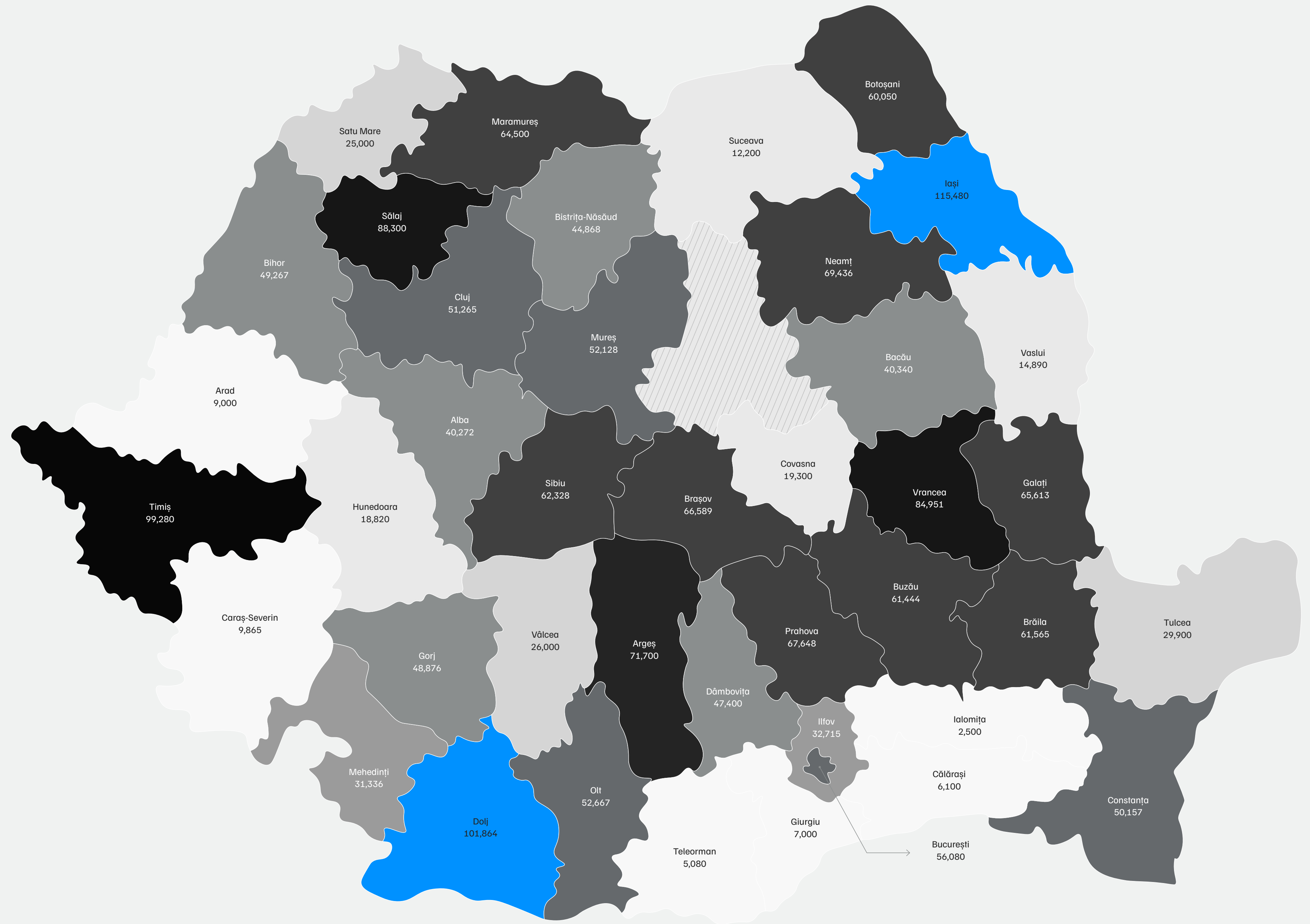
1,604

Primary Care Units – Allocation and Impact

No. of patients

- 0,000 - 9,999
- 10,000 - 19,999
- 20,000 - 29,999
- 30,000 - 39,999
- 40,000 - 49,999
- 50,000 - 59,999
- 60,000 - 69,999
- 70,000 - 79,999
- 80,000 - 89,999
- 90,000 - 99,999
- >100,000

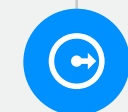
County
No. of patients



Total no. of patients:
1,923,774

Impact Assessment Methodology – Access to Healthcare

Unlike the green portfolio, where impact is expressed through standardized environmental indicators calculated through quantitative models, the social impact of medical financing is quantified through health system capacity indicators – direct measures of the extent to which the financed medical infrastructure contributes to the population's access to care.



Banca Transilvania uses two main indicators, selected for their operational relevance and the possibility of direct verification:

- **Number of beds** supported in healthcare facilities, palliative care units and dialysis and oncology centers, an indicator of the installed treatment and hospitalization capacity.
- **Number of patients** served annually in the financed primary care units, an indicator of the population's actual access to basic medical care.

Data is collected directly from loan beneficiaries, based on the operational documentation provided by medical units, and is monitored by the Healthcare Division at each reporting date. This direct approach – unlike modelled estimates – gives the indicators a high degree of accuracy and verifiability.

For dialysis and oncology units, the capacity indicator reflects the number of beds and treatment stations available, capturing the contribution of the financing to expanding access to specialised medical services with structurally rising demand, in the context of a high incidence of chronic and oncological diseases in Romania.



ACCESS TO EDUCATION

Access to Education

Education is one of the eligible social categories defined in BT Group's Sustainable Finance Framework, recognizing the role of educational infrastructure in building a more equitable society and a more competitive economy in the long term.



Reporting Approach and Its Limitations

It should be stated upfront that the nature of this category in BT's portfolio is different from the other social categories. Banca Transilvania does not directly finance educational institutions, but rather grants loans to municipalities – town halls, county councils, cities – which, within their public investment programmes, also include components of educational infrastructure: schools, kindergartens, student dormitories, vocational training centers. This indirect financing structure limits the bank's capacity to monitor and report the impact indicators specific to educational infrastructure with the same granularity, unlike the categories where the end beneficiary is directly identifiable and monitorable.

This clarification is mentioned in the spirit of transparency toward investors and consistency with the harmonized reporting standards promoted by ICMA. Banca Transilvania does not report impact that it cannot reasonably verify.

Private educational institutions are not included in this category, as they do not fully meet the universal accessibility criterion – namely, the availability of educational services to the general public, regardless of the beneficiaries' financial capacity.

Allocation

As of 31 December 2025, a single eligible project was identified and directly included in this category, with an allocated value of EUR 0.12 million. The amount reflects the component directly attributable to public educational infrastructure within the financing granted, in line with the criteria of the Sustainable Finance Framework.

In parallel, the bank's broader municipal lending activity continues to contribute indirectly to the development of public educational infrastructure in Romania, through the financing of local authorities' investment programmes that include the construction, rehabilitation or equipping of educational units. This indirect contribution is not included in the reported allocation figures, precisely because of the monitoring and attribution difficulties mentioned above.

Impact

Given the limited nature of the direct allocation and the indirect financing structure through municipalities, the impact indicators reported for this category are correspondingly limited. Banca Transilvania does not report impact estimates that the available methodology cannot sustain with a reasonable of certainty.

In the medium term, the bank intends to develop more precise tools to identify and monitor the educational components within municipal financing, with a view to expanding the impact reporting capacity in this category and consolidating consistency with the other social categories in the portfolio.





Allocation and Impact Report

June 2026

Financial Group
Banca Transilvania